

SERFF Tracking Number: STAT-126533671 State: Arkansas  
Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: SAN-AU-2010-80  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Arkansas NSA - Rate and Rules  
Project Name/Number: Rates and Rules eff 08-10-10/SAN-AU-2010-80

## Filing at a Glance

Company: State Auto National Insurance Company

Product Name: Arkansas NSA - Rate and Rules SERFF Tr Num: STAT-126533671 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: SAN-AU-2010-80 State Status: Fees verified and received

Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Doug Griffith, Amanda Scott Disposition Date: 04/15/2010

Scott

Date Submitted: 04/08/2010

Disposition Status: Filed

Effective Date Requested (New): 08/10/2010

Effective Date (New): 08/10/2010

Effective Date Requested (Renewal): 08/10/2010

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Rates and Rules eff 08-10-10

Status of Filing in Domicile:

Project Number: SAN-AU-2010-80

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/15/2010

State Status Changed: 04/15/2010

Deemer Date:

Created By: Amanda Scott

Submitted By: Amanda Scott

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our Non-Standard Auto program, as detailed in the Summary of Proposed Changes.

We estimate these revisions will result in an overall impact of +4.0%.

Attached are copies of the revised manual pages and Rate Document.

Your consideration and acknowledgement of our filing to become effective August 10, 2010 will be very much appreciated.

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 (All factors and rates are located within the Rate Document.)

## Company and Contact

### Filing Contact Information

Stacey Bitler, Associate Actuary stacey.bitler@stateauto.com  
 518 E. Broad Street 614-917-5490 [Phone]  
 PO Box 182822 614-719-0293 [FAX]  
 Columbus, OH 43215

### Filing Company Information

State Auto National Insurance Company CoCode: 19530 State of Domicile: Ohio  
 518 E. Broad Street Group Code: 175 Company Type: Property and  
 PO Box 182822 Group Name: Casualty  
 Columbus, OH 43215 FEIN Number: 31-1334827 State ID Number:  
 (614) 464-5000 ext. [Phone]  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$100 fee for Rates and Rules  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto National Insurance Company	\$100.00	04/08/2010	35504060

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	04/15/2010	04/15/2010

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## Disposition

Disposition Date: 04/15/2010

Effective Date (New): 08/10/2010

Effective Date (Renewal):

Status: Filed

Comment:

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
State Auto National Insurance Company	4.100%	4.000%	\$62,226	1,240	\$1,541,473	15.000%	-41.000%

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Summary of Proposed Changes	Filed	Yes
<b>Supporting Document</b>	Exhibits	Filed	Yes
<b>Rate</b>	Rate Document	Filed	Yes
<b>Rate</b>	Revised Manual Pages	Filed	Yes

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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	05/17/2009
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Auto National Insurance Company	4.100%	4.000%	\$62,226	1,240	\$1,541,473	15.000%	-41.000%

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## Rate/Rule Schedule

<b>Schedule Item</b>	<b>Exhibit Name:</b>	<b>Rule # or Page</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments</b>
<b>Status:</b>		<b>#:</b>		<b>Number:</b>
Filed 04/15/2010	Rate Document	Entire Document	Replacement	AR SAN Rate Document Eff 08-10.pdf
Filed 04/15/2010	Revised Manual Pages	Various Pages	Replacement	2010 AR SAN Manual revised pages.pdf

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 08-10-10**

**Order of Rate Calculation**

**Bodily Injury (BI) and Property Damage (PD)**

(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor
18. Result #17 x Capping Factor (Truncate to Whole Dollar)

**Uninsured Motorists (UM) and Underinsured Motorists (UIM) and  
Uninsured Motorists Property Damage (UMPD)**

(round to whole dollar after each step)

1. Driver Code 0-Point Factor x Base Rate
2. Result #1 x Territory Factor
3. Result #2 x 1.00 (*reserved for future use*)
4. Result #3 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
5. Result #4 x Increased Limits Factor
6. Result #5 x Term Factor
7. Result #6 x Business Use or Student Away at School Surcharge Factor (if applicable)
8. Result #7 x Capping Factor (Truncate to Whole Dollar)



**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
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**Personal Injury Protection - Medical & Hospital Expenses (PIP MP)**  
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor
18. Result #17 x Capping Factor (Truncate to Whole Dollar)

**Personal Injury Protection - Wage Loss (PIP WL), and Accidental Death (PIP AD)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 for PIP WL + Result #16 for PIP AD (if applicable\*)
18. Result #17 x Blue Chip Discount Factor
19. Result #18 x Capping Factor (Truncate to Whole Dollar)

\*If either coverage is rejected, skip this step and apply the Blue Chip factor to Result #16

**ARKANSAS**  
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**Effective 08-10-10**

**Other Than Collision (OTC)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x College Graduate Scholastic Achievement Discount Factor (if applicable)
16. Result #15 x Term Factor
17. Result #16 x Business Use or Student Away at School Surcharge Factor (if applicable)
18. Result #17 x Blue Chip Discount Factor
19. Result #18 x Capping Factor (Truncate to Whole Dollar)

**Collision**  
(round to whole dollar for steps 6-19)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x Defensive Driver Discount Factor (if applicable)
16. Result #15 x College Graduate Scholastic Achievement Discount Factor (if applicable)
17. Result #16 x Term Factor
18. Result #17 x Business Use or Student Away at School Surcharge Factor (if applicable)
19. Result #18 x Blue Chip Discount Factor
20. Result #19 x Capping Factor (Truncate to Whole Dollar)

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
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**Utility Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Amount of Coverage (stated amount) / 100
2. Result #1 x Rate per \$100
3. Result #2 x Term Factor
4. Result #3 x Capping Factor (Truncate to Whole Dollar)

**Recreational Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Base Rate x Territory Factor
2. Result #1 x Model Year Factor
3. Result #2 x SA/ISO Symbol Factor
4. Result #3 x Deductible Factor
5. Result #4 x RT Percentage Factor
6. Result #5 + Expense Load
7. Result #6 x Term Factor
8. Result #7 x Capping Factor (Truncate to Whole Dollar)

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 08-10-10**

**HIGHEST RATED DRIVER (HRD)**

1. Determine the HRD by adding the assigned driver class point relativities for each driver for the following coverages: BI, PD, UM, UIM, UMPD, PIP MP, PIP WL/AD, OTC, and Collision.
2. The HRD is the driver with the highest cumulative driver class point relativity.

**LOWEST RATED DRIVER (LRD) - (Used only when there are more vehicles than drivers)**

1. Determine the LRD by adding the zero (0) point driver class relativities for each driver.
2. Add all liability and physical damage coverages relativities. (Same coverages as HRD)
3. The LRD is the driver with the lowest cumulative driver class relativity.

**HIGHEST RATED VEHICLE (HRV)**

1. Determine the HRV by rating each vehicle with their respective coverages on the policy using the driver class relativities of the HRD. (Do not include OTC and Collision coverage for liability only vehicles)
2. Calculate liability coverages (BI, PD, PIP MP, PIP WL, and PIP AD) through rating step 9 only, and uninsured motorists coverages (UM, UIM, and UMPD) through rating step 4 only.
3. Calculate physical damage coverages (OTC and Collision) through rating step 12 only.
4. Add liability, physical damage and any optional coverages (Towing & Extended Transportation Expenses).
5. The HRV is the vehicle with the highest total premium.

**DRIVER/VEHICLE ASSIGNMENT:**

- Assign the **HRD** to the **HRV**.
- Assign the **2nd HRD** to the **2nd HRV**, and so on.
- Assign the **LRD** to additional vehicles when there are more vehicles than drivers.

**DRIVER CODE DESIGNATIONS**

	<b>Male</b>		<b>Female</b>	
<b>Age</b>	<b>Married</b>	<b>Single</b>	<b>Married</b>	<b>Single</b>
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

**Note: Use lowest rated driver class at 0 points when there are more vehicles on the policy than drivers.**

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**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

Base Rates	
<b>BI</b>	\$200
<b>PD</b>	\$176
<b>UM</b>	\$27
<b>UIM</b>	\$23
<b>UMPD</b>	\$31
<b>PIP MP</b>	\$87
<b>PIP WL</b>	\$17
<b>PIP AD</b>	\$26
<b>OTC</b>	\$170
<b>COLL</b>	\$445

Term Factors	6-Month	Annual
All Coverages	1.00	2.00

**INCREASED LIMIT FACTORS**

BI Limit Options	
25/50	1.00
50/100	1.32
100/300*	1.79

PD Limit Options	
25	1.00
50	1.08
100*	1.25

Valid BI/PD Combinations
25/50/25
50/100/25
50/100/50
100/300/50*
100/300/100*

UM/UIM Limit Options	UM Factor (single and multi-vehicle)	UIM Factor (single and multi-vehicle)
25/50	1.00	1.00
50/100	1.50	1.70
100/300*	2.25	2.50

UMPD Limit Options	Factor (single and multi-vehicle)
25,000	1.00
50,000	1.68
100,000*	2.68

\*Applies only to existing business written prior to 05/17/2009

PIP Limit Options		
Coverage	Limit	Factor
PIP MP	5,000	1.00
PIP WL	see endorsement	1.00
PIP AD	5,000	1.00

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
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**DEDUCTIBLE FACTORS**

OTC Ded. Options	
100	1.24
250	1.00
500	0.85
1000	0.75

Coll Ded. Options	
100	1.15
250	1.00
500	0.93
1000	0.80

**TRAILERS**

Recreational Trailers	
RT Percentage Factor	0.60

All Other Trailers			
OTC		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
100	\$0.51	100	\$0.44
250	\$0.41	250	\$0.38
500	\$0.35	500	\$0.35
1,000	\$0.31	1,000	\$0.30

**MODEL YEAR FACTORS**

Model Year	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
2012	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
2011	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
<b>2010</b>	<b>1.00</b>	<b>1.00</b>	1.00	<b>1.00</b>	1.00	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
2009	1.00	1.00	1.00	1.00	1.00	1.00	0.95	0.95
2008	1.00	1.00	1.00	1.00	1.00	1.00	0.90	0.90
2007	1.00	1.00	1.00	1.00	1.00	1.00	0.87	0.86
2006	1.00	1.00	1.00	1.00	1.00	1.00	0.84	0.82
2005	1.00	1.00	1.00	1.00	1.00	1.00	0.81	0.76
2004	1.00	1.00	1.00	1.00	1.00	1.00	0.77	0.70
2003	1.00	1.00	1.00	1.00	1.00	1.00	0.73	0.64
2002	1.00	1.00	1.00	1.00	1.00	1.00	0.70	0.60
2001	1.00	1.00	1.00	1.00	1.00	1.00	0.66	0.57
2000	1.00	1.00	1.00	1.00	1.00	1.00	0.64	0.55
1999	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1998	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.52
1997	0.98	0.98	1.00	1.00	1.00	1.00	0.62	0.52
1996	0.96	0.96	1.00	1.00	1.00	1.00	0.62	0.52
1995	0.93	0.93	1.00	1.00	1.00	1.00	0.62	0.52
1994	0.90	0.90	1.00	1.00	1.00	1.00	0.62	0.52
1993	0.87	0.87	1.00	1.00	1.00	1.00	0.62	0.52
1992	0.84	0.84	1.00	1.00	1.00	1.00	0.62	0.52
1991	0.81	0.81	1.00	1.00	1.00	1.00	0.62	0.52
1990	0.78	0.78	1.00	1.00	1.00	1.00	0.62	0.52
1989	0.78	0.78	1.00	1.00	1.00	1.00	0.62	0.52
1988 & prior	0.78	0.78	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by multiplying the base premium for the current model year by 1.05, unless shown otherwise.

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**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**SA/ISO SYMBOL FACTORS**

Applicable to Model Years 2011 and Later

<u>Other Than Collision</u>				<u>Collision</u>			
SA/ISO Symbol	Factor	SA/ISO Symbol	Factor	SA/ISO Symbol	Factor	SA/ISO Symbol	Factor
1	0.61	41	5.06	1	0.63	41	2.53
2	0.75	42	5.20	2	0.79	42	2.57
3	1.00	43	5.31	3	1.00	43	2.60
4	1.14	44	5.45	4	1.10	44	2.63
5	1.29	45	5.57	5	1.17	45	2.66
6	1.43	46	5.71	6	1.21	46	2.70
7	1.59	47	5.86	7	1.26	47	2.74
8	1.71	48	6.02	8	1.31	48	2.77
10	1.84	49	6.18	10	1.37	49	2.81
11	1.96	50	6.31	11	1.43	50	2.86
12	2.08	51	6.47	12	1.47	51	2.90
13	2.18	52	6.63	13	1.51	52	2.93
14	2.27	53	6.76	14	1.54	53	2.97
15	2.39	54	7.00	15	1.59	54	3.03
16	2.49	55	7.29	16	1.61	55	3.10
17	2.61	56	7.61	17	1.66	56	3.19
18	2.73	57	7.92	18	1.70	57	3.27
19	2.82	58	8.41	19	1.74	58	3.41
20	2.92	59	9.06	20	1.77	59	3.59
21	3.02	60	9.73	21	1.81	60	3.76
22	3.12	61	10.41	22	1.86	61	3.97
23	3.22	62	11.12	23	1.90	62	4.23
24	3.31	63	11.84	24	1.93	63	4.47
25	3.41	64	12.57	25	1.97	64	4.73
26	3.49	65	13.27	26	2.00	65	4.97
27	3.59	66	14.35	27	2.03	66	5.34
28	3.69	67	15.80	28	2.07	67	5.84
29	3.76	68	17.24	29	2.10	68	6.34
30	3.86	69	18.67	30	2.14	69	6.84
31	3.96	70	20.12	31	2.17	70	7.33
32	4.04	71	21.57	32	2.20	71	7.83
33	4.12	72	23.02	33	2.24	72	8.33
34	4.22	73	24.47	34	2.27	73	8.83
35	4.29	74	25.92	35	2.30	74	9.33
36	4.41	75	27.37	36	2.34	75	9.83
37	4.55			37	2.39		
38	4.69		See	38	2.43		See
39	4.80	98	instructions	39	2.46	98	instructions
40	4.94		below	40	2.50		below

The results of the computations below must be inserted at and/or after step eight (8) "Result #7 x SA/ISO Symbol" of the rating algorithms on page 2 when applicable.

**Other Than Collision**

Develop the Other Than Collision Base Rates for Symbol 98/2011 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 70 by +1.45 for each \$10,000 or fraction of \$10,000 in excess of \$150,000 Original Cost, and
- b. Applying this factor to the Symbol 3 Base Rate.

**Collision**

Develop the Collision Base Rates for Symbol 98/2011 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 in excess of \$150,000 Original Cost, and
- b. Applying this factor to the Symbol 3 Base Rate.

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 08-10-10**  
**SA/ISO SYMBOL FACTORS**

SA/ISO Symbol	Applicable to Model Years 1990 -2010		SA/ISO Symbol	Applicable to Model Years 1989 & Prior	
	OTC	Coll		OTC	Coll
1	0.86	0.88	1	0.42	0.60
2	1.00	1.00	2	0.42	0.60
3	1.21	1.09	3	0.42	0.60
4	1.34	1.16	4	0.42	0.60
5	1.47	1.22	5	0.52	0.74
6	1.63	1.28	6	0.78	0.88
7	1.78	1.35	7	1.00	1.00
8	1.94	1.42	8	1.30	1.13
10	2.12	1.49	10	1.63	1.25
11	2.27	1.56	11	1.95	1.38
12	2.55	1.64	12	2.32	1.52
13	2.77	1.72	13	2.80	1.68
14	3.03	1.82	*14	3.35	1.88
15	3.34	1.94	15	3.98	2.10
16	3.64	2.05	16	4.63	2.35
17	3.92	2.16	17	5.38	2.55
18	4.20	2.27	18	6.25	2.75
19	4.54	2.39	19	7.25	3.00
20	4.93	2.50	20	8.45	3.30
21	5.38	2.61	21	See instructions below	
22	5.95	2.75			
23	6.55	2.91			
24	7.45	3.14			
25	8.71	3.50			
26	10.05	3.85			
27	See instructions below				

The results of the computations below must be inserted at and/or after step 8 “Result #7 x SA/ISO Symbol” of the rating algorithms on page 3 when applicable.

**Other Than Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.20 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Other Than Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiplying the Symbol 20 Factor by  $[1 + (0.017 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Other Than Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

**Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.05 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiplying the Symbol 20 Factor by  $[1 + (0.014 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.



**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**TERRITORY FACTORS**

<b>Territory</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
1	1.33	1.27	1.20	1.00	1.20	1.20	0.91	1.05
3	0.65	0.81	1.00	0.87	0.66	0.66	0.60	0.54
5	1.06	1.07	1.00	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.10	1.10	0.95	1.00
7	1.11	1.17	1.00	0.95	1.10	1.10	0.95	0.95
8	1.11	1.11	1.10	0.95	1.10	1.10	0.95	0.95
9	1.10	1.10	1.10	0.95	1.10	1.10	0.89	0.95
10	0.80	0.80	0.95	0.90	0.75	0.75	0.61	0.70
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	0.85	0.93
15	1.03	1.03	1.00	1.05	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.10	0.92
52	1.01	1.01	0.95	0.95	0.95	0.95	1.11	1.00
53	0.93	0.94	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.05	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.05	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.05	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
61	0.93	0.85	0.89	0.97	1.09	1.09	0.97	0.87
62	0.91	0.85	0.89	0.99	1.10	1.10	1.00	0.91
63	0.92	0.96	1.00	1.05	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
69	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
70	0.95	0.95	0.95	0.95	1.00	1.00	0.95	0.95
71	0.84	0.84	1.00	1.00	0.80	0.80	0.88	0.86
72	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
90	1.19	1.19	1.05	1.00	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.10	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.07	0.97
96	1.46	1.46	1.09	0.95	1.24	1.24	1.05	0.95
98	2.59	2.59	2.19	1.38	2.06	2.06	1.44	1.44

**POLICY FEES/CHARGES**

The following fees/charges apply in addition to the coverage premium:

- **Policy Fee** - \$10 for all policy terms (Applies to new business, renewal & rewritten policies)
- **Reinstatement Fee** - \$20
- **Installment Fee** - \$8 per installment billed
- **Financial Responsibility Filing Fee** - \$20
- **NSF Fee** - \$20 for any check returned for non-sufficient funds.
- **Late Payment Fee** - \$5 for any late payment

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**DISCOUNTS/SURCHARGES**

No discounts apply to UM, UMPD, UIM, Extended Transportation Expenses, Towing and Labor, Additional and Custom Equipment, Family Account Coverage Extension and Difference in Value (Lease-Gap and Financed Vehicles).

**Multiplicative Discount** - applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.  
Discount factors are as follows:

25% Multi-Car	10% Homeowner	5% Mobile Home/ Renter	10%/25% Claims-Free Discount*	5% Paid In Full	15% Prior Insurance	Multiplicative Discount Factor	
						BI, PD, PIP, COLL	OTC
						1.00	1.00
X						0.75	0.75
	X					0.90	0.90
		X				0.95	0.95
			X			0.90	0.75
				X		0.95	0.95
					X	0.85	0.85
X	X					0.68	0.68
X		X				0.71	0.71
X			X			0.68	0.56
X				X		0.71	0.71
X					X	0.64	0.64
	X		X			0.81	0.68
	X			X		0.86	0.86
	X				X	0.77	0.77
		X	X			0.86	0.71
		X		X		0.90	0.90
		X			X	0.81	0.81
			X	X		0.86	0.71
			X		X	0.77	0.64
				X	X	0.81	0.81
X	X		X			0.61	0.51
X	X			X		0.64	0.64
X	X				X	0.57	0.57
X		X	X			0.64	0.53
X		X		X		0.68	0.68
X		X			X	0.61	0.61
X			X	X		0.64	0.53
X			X		X	0.57	0.48
X				X	X	0.61	0.61
	X		X	X		0.77	0.64
	X		X		X	0.69	0.57
	X			X	X	0.73	0.73
		X	X	X		0.81	0.68
		X	X		X	0.73	0.61
		X		X	X	0.77	0.77
			X	X	X	0.73	0.61
X	X		X	X		0.58	0.48
X	X		X		X	0.52	0.43
X	X			X	X	0.55	0.55
X		X	X	X		0.61	0.51
X		X	X		X	0.55	0.45
X		X		X	X	0.58	0.58
X			X	X	X	0.55	0.45
	X		X	X	X	0.65	0.55
		X	X	X	X	0.69	0.58
X	X		X	X	X	0.49	0.41
X		X	X	X	X	0.52	0.43

\*10% Claims Free Discount applies to BI, PD, PIP, and Collision. 25% Claims Free Discount applies to OTC. Claims are defined as Not-At-Fault accidents and Other Than Collision claims.

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 08-10-10**

**DISCOUNTS/SURCHARGES (continued)**

- A **Renewal Discount** factor of 0.96 will apply to all policies after twelve (12) continuous months and a factor of 0.92 will apply after twenty-four (24) continuous months. Applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.
- A **55+ years old Defensive Driving Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, and Collision coverages, and only to the vehicle principally operated by the qualifying insured. If the qualifying insured operates more than one vehicle, the discount shall be applied to each vehicle the insured principally operates as long as there are no other operators assigned to any of the vehicles.
- A **College Graduate Scholastic Achievement Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision, and only to the vehicle principally operated by the qualifying insured. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates. An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.
- **Blue Chip Discount Factors are as follows** (apply to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages):

<b>Blue Chip Rating Level</b>	<b>Score</b>	<b>Discount Factor Ages 16 - 20</b>	<b>Discount Factor Ages 21 - 24</b>	<b>Discount Factor Ages 25 - 49</b>	<b>Discount Factor Ages 50+*</b>
Level 1	775-997	0.70	0.70	0.70	0.75
Level 2	750-774	0.71	0.71	0.71	0.76
Level 3	725-749	0.73	0.73	0.73	0.77
Level 4	700-724	0.75	0.75	0.75	0.78
Level 5	675-699	0.77	0.77	0.77	0.79
Level 6	650-674	0.79	0.79	0.79	0.80
Level 7	625-649, 001	0.81	0.81	0.81	0.82
Level 8	600-624	0.83	0.83	0.83	0.84
Level 9	575-599	0.85	0.85	0.85	0.85
Level 10	500-574	0.85	0.85	0.85	0.85
Level 11	50-499	1.00	1.00	1.00	1.00
Level 12	998, 999	1.00	0.85	0.79	0.75

- A surcharge factor of 1.20 will apply to **Business Use vehicles**
- A surcharge factor of 1.20 will apply to **Students Away at School** with a covered vehicle in a state other than Arkansas. Students away at school in Arkansas with a covered vehicle are not subject to this surcharge.
- A surcharge factor of 1.15 will apply to any driver with three or more **At-Fault Accidents and/or Major Violations**.

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**OPTIONAL COVERAGES**

**Transportation Expenses (Optional Limits)**

<b>Coverage Limit</b>	<b>6-Month Premium</b>
\$20 per day/\$600 Max	Included with OTC
\$25 per day/\$750 Max	\$8

**Towing and Labor**

\$50 per disablement

Six month premium = \$8 per car

**Named Non-Owner Coverage**

Liability premium is determined by using the same rating steps as applicable coverages and current model year

**Family Account Coverage Extension**

Six-month premium of \$100 per scheduled driver is charged.

**Difference in Value (Lease-Gap and Financed Vehicle) Coverage**

The premium is determined by the following formula:

$(\text{Final OTC rate} + \text{Final Collision rate}) \times 0.03$

Apply surcharge after the term factor

**Capping**

6-month policies will be capped at an 8% total policy increase at renewal, and annual policies will be capped at a 15% total policy increase at renewal assuming no exposure or coverage level changes on a particular policy.

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 08-10-10**

**Driver Code 0 Point Factors**

Class Code	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
A0	1.27	1.27	1.00	1.00	1.25	1.25	1.00	1.27
A1	2.83	2.83	1.00	1.00	2.38	2.38	1.00	2.54
A2	2.07	2.07	1.00	1.00	1.90	1.90	1.00	2.07
A3	1.40	1.40	1.00	1.00	1.40	1.40	1.00	1.50
A4	1.06	1.06	1.00	1.00	1.06	1.06	1.00	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	0.95	1.00
A7	1.51	1.51	1.00	1.00	0.86	0.86	0.50	1.00
A8	1.63	1.63	1.00	1.00	0.86	0.86	0.50	1.08
A9	1.71	1.71	1.00	1.00	0.86	0.86	0.50	1.13
B0	1.65	1.65	1.00	1.00	1.04	1.04	1.00	1.65
B1	4.04	4.04	1.00	1.00	2.10	2.10	1.00	3.52
B2	3.11	3.11	1.00	1.00	1.59	1.59	1.00	3.11
B3	1.68	1.68	1.00	1.00	1.28	1.28	1.00	1.95
B4	1.30	1.30	1.00	1.00	0.90	0.90	1.00	1.56
B5	1.15	1.15	1.00	1.00	0.99	0.99	1.00	1.25
B6	1.10	1.10	1.00	1.00	0.99	0.99	0.95	1.19
B7	1.82	1.82	1.00	1.00	0.86	0.86	0.50	1.38
B8	1.97	1.97	1.00	1.00	0.86	0.86	0.50	1.49
B9	2.04	2.04	1.00	1.00	0.86	0.86	0.50	1.54
C0	1.14	1.14	1.00	1.00	1.14	1.14	1.00	1.12
C1	2.16	2.16	1.00	1.00	2.11	2.11	1.00	2.14
C2	1.67	1.67	1.00	1.00	1.67	1.67	1.00	1.67
C3	1.33	1.33	1.00	1.00	1.33	1.33	1.00	1.20
C4	1.06	1.06	1.00	1.00	1.06	1.06	1.00	1.06
C5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
C6	1.00	1.00	1.00	1.00	1.00	1.00	0.95	1.00
C7	1.21	1.21	1.00	1.00	0.86	0.86	0.50	0.90
C8	1.32	1.32	1.00	1.00	0.86	0.86	0.50	0.98
C9	1.37	1.37	1.00	1.00	0.86	0.86	0.50	1.02
D0	1.44	1.44	1.00	1.00	1.44	1.44	1.00	1.44
D1	3.21	3.21	1.00	1.00	2.55	2.55	1.00	2.89
D2	2.37	2.37	1.00	1.00	1.79	1.79	1.00	2.37
D3	1.60	1.60	1.00	1.00	1.55	1.55	1.00	1.56
D4	1.19	1.19	1.00	1.00	1.19	1.19	1.00	1.33
D5	1.15	1.15	1.00	1.00	1.15	1.15	1.00	1.25
D6	1.10	1.10	1.00	1.00	1.10	1.10	0.95	1.19
D7	1.20	1.20	1.00	1.00	0.86	0.86	0.50	0.98
D8	1.25	1.25	1.00	1.00	0.86	0.86	0.50	1.02
D9	1.30	1.30	1.00	1.00	0.86	0.86	0.50	1.06
V0	1.00	1.00	1.00	1.00	1.00	1.00	0.90	1.00
V1	0.95	0.95	1.00	1.00	0.95	0.95	0.80	0.95
V2	0.87	0.87	1.00	1.00	0.87	0.87	0.75	0.87
V3	0.82	0.82	1.00	1.00	0.82	0.82	0.65	0.77
V4	0.90	0.90	1.00	1.00	0.90	0.90	0.60	0.77
V5	1.00	1.00	1.00	1.00	0.86	0.86	0.60	0.81
V6	1.05	1.05	1.00	1.00	0.86	0.86	0.60	0.86
X0	1.05	1.05	1.00	1.00	0.99	0.99	0.90	1.13
X1	0.98	0.98	1.00	1.00	0.98	0.98	0.80	1.06
X2	0.89	0.89	1.00	1.00	0.89	0.89	0.75	1.00
X3	0.97	0.97	1.00	1.00	0.97	0.97	0.65	0.94
X4	0.99	0.99	1.00	1.00	0.99	0.99	0.60	0.88
X5	1.29	1.29	1.00	1.00	0.99	0.99	0.60	1.02
X6	1.30	1.30	1.00	1.00	0.99	0.99	0.60	1.06
Y0	1.00	1.00	1.00	1.00	1.00	1.00	0.90	1.00
Y1	0.95	0.95	1.00	1.00	0.95	0.95	0.80	0.95
Y2	0.83	0.83	1.00	1.00	0.83	0.83	0.75	0.83
Y3	0.75	0.75	1.00	1.00	0.75	0.75	0.65	0.75
Y4	0.90	0.90	1.00	1.00	0.86	0.86	0.60	0.74
Y5	0.92	0.92	1.00	1.00	0.86	0.86	0.60	0.78
Y6	0.95	0.95	1.00	1.00	0.86	0.86	0.60	0.83
Z0	1.05	1.05	1.00	1.00	1.05	1.05	0.90	1.13
Z1	0.98	0.98	1.00	1.00	0.98	0.98	0.80	1.06
Z2	0.89	0.89	1.00	1.00	0.89	0.89	0.75	1.00
Z3	0.84	0.84	1.00	1.00	0.84	0.84	0.65	0.94
Z4	0.99	0.99	1.00	1.00	0.99	0.99	0.60	0.88
Z5	1.04	1.04	1.00	1.00	0.86	0.86	0.60	0.84
Z6	1.06	1.06	1.00	1.00	0.86	0.86	0.60	0.90

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**Violation Point Add-Ons**

<b>POINTS</b>	<b>BI</b>	<b>PD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.04	0.04	0.03	0.24
2	0.31	0.31	0.19	0.19	0.15	0.31
3	0.58	0.58	0.24	0.24	0.15	0.52
4	0.71	0.71	0.30	0.30	0.29	0.66
5	0.87	0.87	0.47	0.47	0.31	0.81
6	1.06	1.06	0.53	0.53	0.36	0.99
7	1.19	1.19	0.60	0.60	0.48	1.22
8	1.52	1.52	0.73	0.73	0.59	1.43
9	1.79	1.79	0.85	0.85	0.64	1.80
10	2.07	2.07	0.94	0.94	0.74	2.08
11	2.35	2.35	1.04	1.04	0.84	2.36
12	2.63	2.63	1.13	1.13	0.94	2.64
13	2.91	2.91	1.22	1.22	1.03	2.92
14	3.19	3.19	1.31	1.31	1.13	3.20
15	3.46	3.46	1.41	1.41	1.23	3.48
16	3.74	3.74	1.50	1.50	1.33	3.76
17	4.02	4.02	1.59	1.59	1.43	4.04
18	4.30	4.30	1.68	1.68	1.53	4.32
19	4.58	4.58	1.78	1.78	1.62	4.60
20	4.86	4.86	1.87	1.87	1.72	4.88
21	5.14	5.14	1.96	1.96	1.82	5.16
22	5.42	5.42	2.05	2.05	1.92	5.44
23	5.70	5.70	2.15	2.15	2.02	5.72
24	5.98	5.98	2.24	2.24	2.12	6.00
25	6.25	6.25	2.33	2.33	2.21	6.28
26	6.53	6.53	2.42	2.42	2.31	6.56
27	6.81	6.81	2.52	2.52	2.41	6.84
28	7.09	7.09	2.61	2.61	2.51	7.12
29	7.37	7.37	2.70	2.70	2.61	7.40
30	7.65	7.65	2.79	2.79	2.71	7.68

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**Age of Violation Factors (Majors, Accidents & DUI)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	1.042
0	1	0	1.000
0	1	1	0.974
0	1	2	1.062
0	1	3+	1.062
0	2	0	1.000
0	2	1	1.080
0	2	2	1.100
0	2	3+	1.100
0	3+	0	1.100
0	3+	1	1.080
0	3+	2	1.100
0	3+	3+	1.100
1	0	0	1.105
1	0	1	1.105
1	0	2	1.105
1	0	3+	1.105
1	1	0	1.105
1	1	1	1.105
1	1	2	1.105
1	1	3+	1.105
1	2	0	1.105
1	2	1	1.105
1	2	2	1.105
1	2	3+	1.105
1	3+	0	1.105
1	3+	1	1.105
1	3+	2	1.105
1	3+	3+	1.105
2	0	0	1.242
2	0	1	1.242
2	0	2	1.242
2	0	3+	1.242
2	1	0	1.242
2	1	1	1.242
2	1	2	1.242
2	1	3+	1.242
2	2	0	1.242
2	2	1	1.242
2	2	2	1.242
2	2	3+	1.242
2	3+	0	1.242
2	3+	1	1.242
2	3+	2	1.242
2	3+	3+	1.242
3+	0	0	1.490
3+	0	1	1.490
3+	0	2	1.490
3+	0	3+	1.490
3+	1	0	1.490
3+	1	1	1.490
3+	1	2	1.490
3+	1	3+	1.490
3+	2	0	1.490
3+	2	1	1.490
3+	2	2	1.490
3+	2	3+	1.490
3+	3+	0	1.490
3+	3+	1	1.490
3+	3+	2	1.490
3+	3+	3+	1.490

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 08-10-10

**Age of Violation Factors (Speeds, Minors)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	0.995
0	1	0	1.000
0	1	1	0.974
0	1	2	1.014
0	1	3+	1.014
0	2	0	1.000
0	2	1	1.032
0	2	2	1.051
0	2	3+	1.051
0	3+	0	1.051
0	3+	1	1.032
0	3+	2	1.051
0	3+	3+	1.051
1	0	0	1.060
1	0	1	1.060
1	0	2	1.060
1	0	3+	1.060
1	1	0	1.060
1	1	1	1.060
1	1	2	1.060
1	1	3+	1.060
1	2	0	1.060
1	2	1	1.060
1	2	2	1.060
1	2	3+	1.060
1	3+	0	1.060
1	3+	1	1.060
1	3+	2	1.060
1	3+	3+	1.060
2	0	0	1.180
2	0	1	1.180
2	0	2	1.180
2	0	3+	1.180
2	1	0	1.180
2	1	1	1.180
2	1	2	1.180
2	1	3+	1.180
2	2	0	1.180
2	2	1	1.180
2	2	2	1.180
2	2	3+	1.180
2	3+	0	1.180
2	3+	1	1.180
2	3+	2	1.180
2	3+	3+	1.180
3+	0	0	1.250
3+	0	1	1.250
3+	0	2	1.250
3+	0	3+	1.250
3+	1	0	1.250
3+	1	1	1.250
3+	1	2	1.250
3+	1	3+	1.250
3+	2	0	1.250
3+	2	1	1.250
3+	2	2	1.250
3+	2	3+	1.250
3+	3+	0	1.250
3+	3+	1	1.250
3+	3+	2	1.250
3+	3+	3+	1.250



	<b>Page</b>
<b>B</b>	
BILLING OPTIONS .....	6
BINDING AUTHORITY .....	1
BI/PD LIMIT OPTIONS .....	14
<b>C</b>	
CANCELLATIONS .....	5
CHANGE REQUESTS .....	4
CONTRACT AND ENDORSEMENTS .....	CE-1
CUSTOM EQUIPMENT .....	18
<b>D</b>	
DIFFERENCE IN VALUE COVERAGE (Auto Loan--Leased Auto) .....	17
DISCOUNTS .....	12
DRIVER -- VEHICLE ASSIGNMENT .....	8
DRIVER CLASS CODES .....	8
<b>E</b>	
EXCLUSIONS .....	5
<b>F</b>	
FAMILY ACCOUNT COVERAGE EXTENSION .....	17
FINANCIAL RESPONSIBILITY .....	17
FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE .....	12
FORMS .....	F-1
<b>M</b>	
METHODS OF PAYMENT .....	7
<b>N</b>	
NAMED INSURED .....	4
NAMED NON-OWNER .....	16
<b>O</b>	
OTHER THAN COLLISION AND COLLISION DEDUCTIBLE OPTIONS .....	16
OUTSIDE PREMIUM FINANCE .....	3
<b>P</b>	
PERSONAL INJURY PROTECTION – No Fault .....	16
POINT ASSIGNMENT .....	8
POINT ASSIGNMENT TABLE .....	10
POLICY TERMS .....	4
PRIOR APPROVAL RISKS .....	3
<b>R</b>	
REINSTATEMENTS .....	5
<b>S</b>	
SERVICE FEES .....	5
SURCHARGES .....	11
<b>T</b>	
TERRITORY DEFINITIONS .....	T-1
TOWING AND LABOR .....	17
TRAILERS – (Recreational and Utility) AND CAMPER BODIES .....	18
TRANSPORTATION EXPENSES, OPTIONAL LIMITS .....	17
<b>U</b>	
UNACCEPTABLE RISKS .....	2
UNINSURED MOTORISTS – Bodily Injury .....	15
UNDERINSURED MOTORISTS – Bodily Injury .....	15
UNINSURED MOTORISTS – Property Damage .....	15

## UNACCEPTABLE RISKS

### DRIVERS

1. Anyone without a permanent residence address in the state in which the policy is issued.
2. Anyone who resides in the state in which the policy is issued less than 9 months a year, including migrant or transient workers.
3. Unlicensed drivers.
4. Anyone, licensed or unlicensed, under the minimum required age for licensing.  
**Note: Household members age 14 and older must be declared on the application.**
5. Any driver with more than thirty (30) State Auto National surcharge points.
6. Physically or mentally impaired persons if the impairment affects their driving ability.

### COVERAGES

1. Collision without Other Than Collision Coverage.
2. Other Than Collision and Collision on a stated value or stated amount basis.
3. Other Than Collision and/or Collision only on a single car policy.
4. Custom equipment coverage over \$12,000.
5. Medical payments, PIP, UM/UIM or UMPD without Bodily Injury and Property Damage.
6. Named non-owner policy with business use.

### VEHICLES

1. Any vehicle not principally garaged in the state in which the policy is issued.
2. Gray market vehicles of any make or model.
3. Customized, one of a kind, altered or modified vehicles of any make or model including kit cars.
4. Antique, classic, custom built, limited edition, restored or highly customized vehicles.
5. Emergency use vehicles.
6. Vehicles used for public or livery conveyance, including vehicles to transport church members, daycare/nursery school children, migrant workers or hotel guests even on an occasional basis with or without compensation.
7. Any vehicle with less than 4 wheels, motorcycles, snowmobiles, dune buggies, motor homes, buses, mini-buses, camper vans or golf carts.
8. Vehicles with more than 4 wheels with the exception of "dually" pickup trucks.
9. Any vehicle designed, equipped, prepared or used in any form of racing or show.
10. Any vehicle used for retail, wholesale or courtesy delivery including pizza, magazine, newspaper, mail delivery or escort service, even on an occasional basis with or without compensation.
11. Any vehicle used to pick up, haul or deliver property, supplies or material.
12. Any commercial vehicle, flat bed trucks, dump trucks or wreckers.
13. Vehicles equipped with permanently installed mobile equipment.
14. Any vehicle rented to others.
15. Vehicles carrying explosives or flammable substances, even on an occasional basis.
16. Vans, pickups, utility vehicles and panel trucks with a GVW over 10,000 lbs.
17. Any vehicle titled in the name of a business, organization or corporation, public or private.
18. Any vehicle equipped for snow plowing.

## PRIOR APPROVAL RISKS



**We would appreciate an opportunity to discuss any personal auto risk with you.**

netXpress™, your State Auto National rating software will allow you to estimate a rate for virtually any risk. However, prior approval is required before binding coverage on any of the following risks:

### ☛..DRIVERS

1. Any driver with a suspended, canceled or revoked license unless a valid drivers license is obtained within 30 days after the effective date.
2. Any driver under the age of 21:
  - a) With an alcohol or drug-related violation or other major violation.
  - b) Who has been involved in two (2) or more at-fault accidents.
  - c) With more than seven (7) points.
3. Any driver age 21 or over:
  - a) With a total of two (2) or more major and/or alcohol or drug-related violations (i.e. one DWI and one reckless driving).
  - b) Who has been involved in three (3) or more at-fault accidents.
  - c) With more than ten (10) surcharge points.
4. Any driver age 75 or older without a completed ACORD Medical Statement prior to binding.
5. Any policy with more than 13 points for all drivers combined, regardless if the points will be rated.
6. ☛..Any policy with three or more losses.

### ☛..COVERAGES

1. Other Than Collision or Collision on any vehicle more than 15 years old.
2. For model year 2010 and prior, Other Than Collision and Collision coverage on any vehicle ISO symbol 22 or higher. For model year 2011 and subsequent, Other Than Collision and Collision coverage on any vehicle with at least one ISO symbol 46 or higher.

### VEHICLES

1. Any vehicle not titled or leased to the named insured.
2. Any vehicle with business or artisan use. Only one vehicle of this type may be insured on the policy.  
**See Business or Artisan Use section.**
3. Any vehicle with existing damage, regardless of amount. If written, photos and estimate may be required.
4. Any vehicle regularly used outside the state in which the policy is issued.

**Note: Quotes are not firm as all required underwriting information may not be immediately available. All quotes should be viewed as premium estimates pending the completion of our underwriting review.**

## OUTSIDE PREMIUM FINANCE

Outside premium financed policies are welcome! Any application submitted with outside premium financing **must** be accompanied by a clear copy of the financing agreement and Power of Attorney.

**Note: Premium financed policies are not eligible for the Paid in Full Discount.**

## EXCLUSIONS

1. All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
2. The Named Insured may not be excluded or deleted.
3. A non-driving spouse must be excluded from coverage.
4. All exclusion forms must be signed by the Named Insured(s) before they are effective.

## CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by any named insured.
2. Lienholder copies are not generated until the policy actually cancels. If payment is received in the Company office prior to the cancel date, the policy will be automatically reinstated.
3. All cancellations will be processed on a pro-rata basis.
4. All refunds are issued payable to the Named Insured and mailed to the Named Insured. Refunds for policies with Premium Financing will be issued payable to the Premium Finance Company and mailed to the Premium Finance Company.

## REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

## ☛SERVICE FEES

1. An \$8 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$10 policy fee will be charged to issue a new, renewal or rewritten policy for all policy terms.
5. A nonrefundable \$20 fee will be charged each time a policy is reinstated.
6. ☛**Late Payment Fee** – A \$5 late payment fee will be charged on all payments that are received after the payment due date.

## BILLING OPTIONS

1. The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

Six Month Policy Term				
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates	
			New Business	Renewal
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Quarterly (Two Pay)	N/A	\$8 N/A – EFT	60% due at inception with remaining due in 3 months.	50% due at inception with remaining due in 3 months.
Monthly (Six Pay)	Yes	\$8 N/A – EFT	24% due at inception with remaining billed in installments every 30 days.	1/6 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

Twelve Month Policy Term				
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates	
			New Business	Renewal
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Two Pay	N/A	\$8 N/A - EFT	55% due at inception with remaining due in 6 months.	50% due at inception with remaining due in 6 months.
Quarterly (Four Pay)	N/A	\$8 N/A – EFT	30% due at inception with remaining billed in installments every 90 days.	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly (12 Pay)Pay	Yes	\$8 N/A - EFT	12% due at inception with remaining billed in installments every 30 days.	1/12 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

\*Paid in Full – 100% of the term premium submitted with the application will earn a 5% discount.

**2. Timing Considerations** - The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

**3. Electronic Funds Transfer ("E-Pay")**

The insured has the option of choosing a date between the 1<sup>st</sup> and 28<sup>th</sup> of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

## BILLING OPTIONS (CONT'D)

4. If an SR22 is required, the \$20 fee for the filing is in addition to the down payment due and any other applicable fees.

## METHODS OF PAYMENT

1. A personal check or agency check may be mailed to the Company for any down payment or installment billing.
2. Customers Can Pay:
  - a) **Down Payments** – Customers can use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card payment Agreement New Business Cash With Application Only Form (CG874) via AgentSite. This form must be completed and faxed to the number provided on the form.
  - b) **By Check** – Customers can mail in a check with the invoice billing stub.
  - c) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item 3 under the Billing Options rule.
  - d) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
    - 1) **Pay on the Web** at [www.stateauto.com](http://www.stateauto.com) – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
    - 2) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.
3. **Agent "Sweep" / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “sweeps” the money out via electronic transaction.
  - a) **New business** - Agencies may upload insureds new business and down payments through AgentSite netXpress.
  - b) **Installment payments** - agents can "Sweep" insureds installment payments received in their office via State Auto's AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on "Sweeping".

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using AgentSite netXpress.
- For paper applications submitted to the Company to issue, staple the down payment check or money order to the application.

***All payments will be processed the day notice is received. Any down payment that results in an NSF (Non Sufficient Funds) transaction will be rescinded and the policy voided. We will notify the agent of this action. The insured will be notified by letter sent in overnight mail.***

## DISCOUNTS (CONT'D)

### BLUE CHIP RATING

The policy will receive a premium discount based on the applicants credit score.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.



### 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### RENEWAL DISCOUNT

A State Auto National policy may be eligible for our Renewal Discount. A 4% discount will be applied after twelve (12) continuous months and an 8% discount after twenty-four (24) continuous months.

### 🔒..Claims Free Discount

The discount is eligible to any policy with zero (0) not-at-fault accidents and/or Other Than Collision (OTC) claims.

This is a policy level discount and applies to BI, PD, PIP, OTC, and Collision coverages.

### BI/PD LIMIT OPTIONS

Limits
25/50/25
50/100/25
50/100/50

**Note:** *Liability limits must be the same on all cars of a multi-car policy.*

## FAMILY ACCOUNT COVERAGE EXTENSION

The primary intent of this endorsement is to extend coverage\* to a driver insured on a National policy for their operation of a vehicle insured under a State Auto standard policy.

This endorsement may also be used to extend liability coverage to non-owned autos furnished or available for the National insured's regular use.\*

*\*Please refer to the endorsement for specific coverage definitions and limitations.*

Note: Effective 08/10/2010, the Family Account Coverage Extension (FACE) endorsement is no longer available to be added to new or existing policies. Any existing policy containing this endorsement will continue receiving the coverage.

**Six Month Premium = \$100 per driver**

## AUTO LOAN/ LEASE AUTO

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy, subject to the limitations contained in the endorsement.
2. Auto Loan/Lease Auto is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Auto Loan/Lease Auto will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Auto Loan/Lease Auto is a vehicle endorsement and applies only when the vehicle for which this Coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, or carry-over loans, etc. Refer to coverage form for a complete listing of limitations.

**Six-Month Premium = 3% of Other Than Collision and Collision Premiums**

## TOWING AND LABOR

1. Towing and Labor Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

**\$50 per Disablement  
Six-Month Premium = \$8 per car**

## OPTIONAL LIMITS TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for "your covered auto".
2. Optional Limits Transportation Expenses Coverage must be written at policy inception or renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

Optional Limit	Semi-annual Premium Per Vehicle
<b>\$25 per day/\$750 maximum</b>	<b>\$8</b>

## FINANCIAL RESPONSIBILITY

1. Financial Responsibility filings are only available for the state in which the policy is issued.
2. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured. This fee is in addition to the down payment due on the policy.

**Note: SR-22 filings may be issued from your office. Contact your State Auto National Sales and Underwriting Representative for details and a pre-assigned policy number.**



## ..CUSTOM EQUIPMENT

Vehicles with custom equipment exceeding \$12,000 are unacceptable.

For model year 2010 and prior, all custom pickup trucks, vans or conversion vans will be up rated five (5) symbols from the listed ISO/POLK symbol.

For model year 2011 and subsequent, all custom pickup trucks, vans or conversion vans will be up rated eleven (11) symbols from the listed ISO/POLK symbol.

## TRAILERS – (Recreational and Utility) and CAMPER BODIES

### A. Liability

A personal auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

#### Exceptions

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van; or
2. When no auto is owned by the insured.

### B. Medical Payments

A personal auto policy affording Medical Payments coverage provides coverage for trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

#### Exceptions

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van; or
2. When no auto is owned by the insured; or
3. Located for use as a residence or premises.

### C. Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Bodies Coverage (Maximum Limit of Liability) Endorsement.

#### 1. Recreational Trailers and Camper Bodies (Class Code 958200) -

- a. A recreational trailer is a non-self propelled recreational unit, equipped as living quarters (including cooking, dining, sleeping, plumbing or refrigeration facilities).
- b. A camper body is a non-self propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

**Other Than Collision and Collision** - Determine the stated amount value, including the value of any custom built additions. Assign a symbol based on the stated amount using the tables on pages "1" and "2" of the ISO Symbol and Identification Section corresponding to the model year of the trailer. Refer to Other Than Collision and Collision Deductible Options.

#### 2. All Other Trailers (Class Code 941000)

Deductible	Semi-annual Rate per \$100	
	Other Than Collision	Collision
100	0.51	0.44
250	0.41	0.38
500	0.35	0.35
1,000	0.31	0.30

**Note:** No discounts apply to trailers (recreational and utility) or camper bodies.

SERFF Tracking Number:	STAT-126533671	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	SAN-AU-2010-80		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rate and Rules		
Project Name/Number:	Rates and Rules eff 08-10-10/SAN-AU-2010-80		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract	Filed	04/15/2010
<b>Comments:</b>		
<b>Attachment:</b>		
Form A-1 Private Passenger Automobile Abstract.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	04/15/2010
<b>Comments:</b>		
<b>Attachments:</b>		
PPA Survey Form APCS.xls		
PPA Survey Form APCS.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	04/15/2010
<b>Comments:</b>		
<b>Attachment:</b>		
RF-1 Rate Filing Abstract.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	04/15/2010
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

<b>Item Status:</b>	<b>Status</b>
---------------------	---------------

SERFF Tracking Number: STAT-126533671 State: Arkansas  
Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: SAN-AU-2010-80  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Arkansas NSA - Rate and Rules  
Project Name/Number: Rates and Rules eff 08-10-10/SAN-AU-2010-80

**Satisfied - Item:** Summary of Proposed Changes **Filed** **Date:** 04/15/2010  
**Comments:**  
**Attachment:**  
AR NSA RR Summary of Proposed Changes.pdf

**Item Status:** **Status**  
**Date:**  
**Satisfied - Item:** Exhibits **Filed** 04/15/2010  
**Comments:**  
**Attachment:**  
Exhibits.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Auto National Insurance Company  
NAIC # (including group #) 19530 Group #175

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas:

\_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No  
3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No  
4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No  
5. Specify the percentage you allow in credit or discounts for the following:

- |                            |      |
|----------------------------|------|
| a. Driver over 55          | 5%   |
| b. Good Student Discount   | 5%   |
| c. Multi-car Discount      | 25%  |
| d. Accident Free Discount* | N/A% |

Please Specify Qualification for Discount:

- |                        |       |
|------------------------|-------|
| e. Anti-Theft Discount | N/A%  |
| f. Other (specify)     |       |
| Homeowners             | 10%   |
| Mobile Home            | 5%    |
| Paid in Full           | 5%    |
| Prior Insurance        | 15%   |
| Blue Chip Rating       | 0-40% |
| Renewal Discount       | 4-8%  |
| Claims Free Discount   | N/A%  |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments?

\$0 for EFT payments, \$8 for direct bill payments.

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No

If so, list the programs and percentage difference and current volume for each plan:

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Stacey Bitler
Printed Name
Associate Actuary
Title
614-917-5490
Telephone Number
stacey.bitler@stateauto.com
Email address

<i>SERFF Tracking Number:</i>	<i>STAT-126533671</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Auto National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>SAN-AU-2010-80</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Arkansas NSA - Rate and Rules</i>		
<i>Project Name/Number:</i>	<i>Rates and Rules eff 08-10-10/SAN-AU-2010-80</i>		

Attachment "PPA Survey Form APCS.xls" is not a PDF document and cannot be reproduced here.

# Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19530  
 Company Name: State Auto National Insurance Company  
 Contact Person: Stacey J. Bitler  
 Telephone No.: (614)917-5490  
 Email Address: stacey.bitler@stateauto.com  
 Effective Date: 08/10/2010

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	0/7	%
Claims Free Discount	10/25	%

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,191	\$1,288	\$563	\$517	\$1,655	\$2,015	\$856	\$785	\$1,880	\$2,296	\$963	\$886	\$1,635	\$1,983	\$853	\$772	\$1,578	\$1,914	\$826	\$750
	100/300/50 Liability with Comprehensive and Collision		\$1,498	\$1,665	\$753	\$708	\$2,117	\$2,591	\$1,120	\$1,053	\$2,423	\$2,975	\$1,270	\$1,195	\$2,078	\$2,535	\$1,106	\$1,026	\$2,021	\$2,466	\$1,079	\$1,004
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,125	\$1,363	\$599	\$544	\$1,767	\$2,145	\$916	\$832	\$2,004	\$2,439	\$1,028	\$937	\$1,761	\$2,128	\$921	\$826	\$1,691	\$2,045	\$888	\$799
	100/300/50 Liability with Comprehensive and Collision		\$1,432	\$1,740	\$789	\$735	\$2,229	\$2,721	\$1,180	\$1,100	\$2,547	\$3,118	\$1,335	\$1,246	\$2,204	\$2,680	\$1,174	\$1,080	\$2,134	\$2,597	\$1,141	\$1,053
2003 Honda Odyssey "EX"	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,125	\$1,363	\$599	\$544	\$1,767	\$2,145	\$916	\$832	\$2,004	\$2,439	\$1,028	\$937	\$1,761	\$2,128	\$921	\$826	\$1,691	\$2,045	\$888	\$799
	100/300/50 Liability with Comprehensive and Collision		\$1,432	\$1,740	\$789	\$735	\$2,229	\$2,721	\$1,180	\$1,100	\$2,547	\$3,118	\$1,335	\$1,246	\$2,204	\$2,680	\$1,174	\$1,080	\$2,134	\$2,597	\$1,141	\$1,053
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,188	\$1,437	\$630	\$571	\$1,876	\$2,272	\$972	\$875	\$2,123	\$2,578	\$1,089	\$985	\$1,883	\$2,270	\$984	\$876	\$1,799	\$2,171	\$945	\$843
	100/300/50 Liability with Comprehensive and Collision		\$1,495	\$1,814	\$820	\$762	\$2,338	\$2,848	\$1,236	\$1,143	\$2,666	\$3,257	\$1,396	\$1,294	\$2,326	\$2,822	\$1,237	\$1,130	\$2,242	\$2,723	\$1,198	\$1,097
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,125	\$1,363	\$599	\$544	\$1,767	\$2,145	\$916	\$832	\$2,004	\$2,439	\$1,028	\$937	\$1,761	\$2,128	\$921	\$826	\$1,691	\$2,045	\$888	\$799
	100/300/50 Liability with Comprehensive and Collision		\$1,432	\$1,740	\$789	\$735	\$2,229	\$2,721	\$1,180	\$1,100	\$2,547	\$3,118	\$1,335	\$1,246	\$2,204	\$2,680	\$1,174	\$1,080	\$2,134	\$2,597	\$1,141	\$1,053
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$761	\$944	\$396	\$389	\$1,144	\$1,426	\$579	\$569	\$1,324	\$1,653	\$663	\$652	\$1,059	\$1,320	\$536	\$527	\$1,059	\$1,320	\$536	\$527
	Minimum Liability with Comprehensive and Collision		\$1,060	\$1,288	\$563	\$517	\$1,655	\$2,015	\$856	\$785	\$1,880	\$2,296	\$963	\$886	\$1,635	\$1,983	\$853	\$772	\$1,578	\$1,914	\$826	\$750
	100/300/50 Liability with Comprehensive and Collision		\$1,367	\$1,665	\$753	\$708	\$2,117	\$2,591	\$1,120	\$1,053	\$2,423	\$2,975	\$1,270	\$1,195	\$2,078	\$2,535	\$1,106	\$1,026	\$2,021	\$2,466	\$1,079	\$1,004

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	SAN-AU-2010-80
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	
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	<b>Company Name</b>	<b>Company NAIC Number</b>
3.	A. State Auto National Insurance Company	B. 19530

	<b>Product Coding Matrix Line of Business (i.e., Type of Insurance)</b>	<b>Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)</b>
4.	A. Personal Auto	B. Private Passenger Auto

5.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	+5.6	+5.7					
Physical Damage	+2.4	+2.3					
UM/UIM	+10.3	+10.3					
PIP - WL/AD	+2.6	+12.6					
PIP - MP	+2.6	+2.4					
<b>Liability Total</b>	<b>+4.2</b>	<b>+4.3</b>					
Other Than Collision	+17.2	+10.6					
Collision	-1.9	+0.1					
<b>Physical Damage Total</b>	<b>+3.9</b>	<b>+3.3</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.1</b>	<b>+4.1</b>					

6. 5 Year History		Rate Change History					
Year	Policy Count	%	Eff. Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	2809	+4.1	05/17/2004	3319	1947	58.7%	60.1%
2005	2809	+0.5	05/17/2005	2562	1210	47.3%	54.3%
2006	2322	-6.7	04/17/2006	2289	1241	54.2%	50.6%
2007	1926	+3.4	05/17/2007	2305	831	35.6%	52.2%
2008	1750	+0.0	05/17/2008	1953	1037	53.1%	67.1%
2009	1240	+0.0	05/17/2009				

7.		Expense Constants	Selected Provisions
A.	Total Production Expense		N/A
B.	General Expense		N/A
C.	Taxes, License & Fees		N/A
D.	Underwriting Profit & Contingences		N/A
E.	Other (explain)		N/A
F.	TOTAL		N/A

8. N/A Apply Loss Cost Factors to Future Filings (Y or N)

9. 15.0% Estimated Maximum Rate Increase for any Arkansas Insured (%).

Territory (of applicable):

10. -41.0% Estimated Maximum Rate Decrease for any Arkansas Insured (%).

Territory (of applicable):

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**Summary of Proposed Changes**  
Arkansas - Non-Standard Auto Program  
State Auto National Insurance Company  
Page 1 of 2

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**1. Capping:**

With this change, we are introducing capping of 8% for semi-annual policies and 15% for annual policies, assuming no underwriting changes on the particular policy.

**2. Base Rates:**

We are revising our base rates by coverage. The overall impact of the base rate change is +5.7%.

**3. Model Year Base Update:**

We are updating our model year base to 2010 for all coverages. We are also revising the factors for Bodily injury and Property Damage coverages. We estimate the overall statewide impact of this change to be +1.3%. Refer to Exhibit XI for details.

**4. Territorial Relativities:**

We are revising our Territorial Factors as detailed in Exhibit XVI. The overall impact of this change is -1.1%.

**5. Family Account Coverage Extension:**

We are revising our Family Account Coverage Extension to no longer be available for new business. Existing policies with this coverage will be grandfathered.

**6. Blue Chip Discount:**

We are revising our Blue Chip discount with this change. The overall impact of this change is +13.1%. Please see Exhibits XIV - XV for details.

**7. Increased Limit Factors:**

We are revising our 50/100 BI and 50 PD limit factors. The overall impact of this change is +0.2%.

**8. Driver Class Factors:**

We are revising our Driver Class Factors. The overall impact of this change is -3.9%. Please see Exhibits XIII – XIV.

**9. Claims Free Discount:**

We are introducing a Claims Free Discount. This discount will apply only to policies that have no Not-At-Fault accidents or Other Than Collision claims. The overall impact of this change is -9.3%. Please see Exhibit XVII for support.

**10. Fees:**

We are introducing a nonrefundable \$5 late payment fee that will be charged for any payment received four days past the due date listed on the notice of payment due invoice.

**11. Miscellaneous Manual Revisions:**

We are revising our manual as outlined in the following table:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Table of Contents-Adjusted Rules and Page numbers to reflect changes.		



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**Summary of Proposed Changes**  
Arkansas - Non-Standard Auto Program  
State Auto National Insurance Company  
Page 2 of 2

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Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Unacceptable Risks, Coverages, removed the coverage limits from section.	Page 2	Page 2
Prior Approval Risks, Drivers, added any policy with three or more losses.	Page 3	Page 3
Prior Approval Risks, Coverages, removed reference to the Family Account Coverage Extension. Also removed 250/500/100 limits.	Page 3	Page 3
Prior Approval Risks, Commission, removed rule from manual.	N/A	Page 3
Service Fees, added a \$5 Late Payment Fee.	Page 5	N/A
Billing Options, Item 3 Electronic Funds Transfer was shifted from page 7 to page 6 to correct formatting and font differences in section.	Pages 6 and 7	Page 7
Claims Free Discount, added new rule.	Page 14	N/A
Family Account Coverage Extension, added note that the coverage will no longer be available to be added to new or existing business.	Page 17	Page 17
Optional Limits Transportation Expenses, revised wording for clarification.	Page 17	Page 17
Trailers – (Recreational and Utility) and Camper Bodies, moved Part C Physical Damage from page 19 to 18.	Page 18	Page 19

**State Auto National Insurance Company  
Non-Standard Automobile – Arkansas**

**INDEX OF EXHIBITS**

**Rate Indications Memorandum**

**Rate Indications**

Exhibit I	Summary of Private Passenger Auto Rate Indications
Exhibit II	Calculations of Indicated Changes for Liability Coverages
Exhibit III	Calculations of Indicated Changes for Physical Damage Coverages and All Coverage Combined
Exhibit IV	Calculation of Projected Ultimate Incurred Losses
Exhibit V	Catastrophic Wind Adjustment
Exhibit VI	Expense Exhibit
Exhibit VII	Loss Development
Exhibit VIII	Annual Pure Premium Trends Selected by Coverage
Exhibit IX	Unallocated Loss Adjustment Expense

**Overall Impacts**

Exhibit X	Summary of Impacts by Coverage
Exhibit XI	Model Year Impacts
Exhibit XII	Impact of Revising Driver Class Factors
Exhibit XIII	Class Factor Experience
Exhibit XIV	Impact of Revising Blue Chip Factors
Exhibit XV	Blue Chip Experience
Exhibit XVI	Territorial Impacts
Exhibit XVII	Claims Free Discount Experience

**Summary of Nonstandard Auto Rate Indications**

Coverage	2009 Earned Premiums	Rate Indications	Dollar Impact	Effective Date
BI - Split & Single Lim.	\$629,969	5.6%	\$35,513	20-May-2010
PD - Split & Single Lim.	547,746	2.4%	13,302	
Medical Payments	26,235	2.6%	671	
U.M./U.I.M. BI	43,589	10.3%	4,475	
U.M./U.I.M. PD	<u>36,056</u>	<u>-1.2%</u>	<u>(444)</u>	
<i>LIABILITY</i>	1,283,594	4.2%	53,517	
Other Than Collision	132,590	17.2%	22,762	
Collision	<u>306,215</u>	<u>-1.9%</u>	<u>(5,768)</u>	
<i>PHYSICAL DAMAGE</i>	438,805	3.9%	16,995	
OVERALL TOTAL	\$1,722,400	4.1%	70,511	

PRIVATE PASSENGER AUTO  
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR LIABILITY COVERAGES

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
BI - Split & Single Lim.	06/30/2008	3,031	\$776,842	557,962	48	1.58	\$11,624
	06/30/2009	2,515	629,969	515,257	42	1.67	12,268
PD - Split & Single Lim.	06/30/2008	3,031	682,511	442,229	117	3.86	3,780
	06/30/2009	2,515	547,746	413,359	101	4.02	4,093
Medical Payments	06/30/2008	375	31,998	22,052	4	1.07	5,513
	06/30/2009	323	26,235	15,784	6	1.86	2,631
U.M./U.I.M. BI	06/30/2008	1,004	47,188	0	0	0.00	#DIV/0!
	06/30/2009	914	43,589	73,572	4	0.44	18,393
U.M./U.I.M. PD	06/30/2008	624	39,859	12,452	5	0.80	2,490
	06/30/2009	560	36,056	15,447	9	1.61	1,716

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
BI - Split & Single Lim.	06/30/2008	0.718					
	06/30/2009	0.818	0.768	0.677	13.5%	0.17	5.6%
PD - Split & Single Lim.	06/30/2008	0.648					
	06/30/2009	0.755	0.701	0.677	3.6%	0.27	2.4%
Medical Payments	06/30/2008	0.689					
	06/30/2009	0.602	0.645	0.677	-4.7%	0.06	2.6%
U.M./U.I.M. BI	06/30/2008	0.000					
	06/30/2009	1.688	0.844	0.677	24.7%	0.04	10.3%
U.M./U.I.M. PD	06/30/2008	0.312					
	06/30/2009	0.428	0.370	0.677	-45.3%	0.07	-1.2%

PRIVATE PASSENGER AUTO  
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR PHYSICAL DAMAGE COVERAGES  
AND ALL COVERAGES COMBINED

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
Other Than Collision	06/30/2008 06/30/2009	678 534	\$168,330 132,590	137,937 142,934	90 57	13.27 10.68	1,533 2,508
Collision	06/30/2008 06/30/2009	675 530	390,420 306,215	193,209 230,364	56 58	8.30 10.94	3,450 3,972
LIABILITY TOTAL	06/30/2008 06/30/2009	8,065 6,826	1,578,399 1,283,594	1,034,696 1,033,418	174 162	2.16 2.37	5,947 6,379
PHYS. DAM. TOTAL	06/30/2008 06/30/2009	1,353 1,064	558,750 438,805	331,147 373,298	146 115	10.79 10.81	2,268 3,246
<b>OVERALL TOTAL</b>	06/30/2008 06/30/2009	9,418 7,890	2,137,149 1,722,400	1,365,842 1,406,716	320 277	3.40 3.51	4,268 5,078

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
Other Than Collision	06/30/2008 06/30/2009	0.819 1.078	0.949	0.662	43.3%	0.37	17.2%
Collision	06/30/2008 06/30/2009	0.495 0.752	0.624	0.662	-5.8%	0.32	-1.9%
LIABILITY TOTAL (wtd. ave.)	06/30/2008 06/30/2009	0.656 0.805	0.730	0.677	7.9%	NA	4.2%
PHYS. DAM. TOTAL (wtd. ave.)	06/30/2008 06/30/2009	0.593 0.851	0.722	0.662	9.0%	NA	3.9%
<b>OVERALL TOTAL</b>	06/30/2008 06/30/2009	0.639 0.817	0.728	0.673	8.1%	NA	4.1%

\* Other Than Collision Coverage includes an adjustment for large, catastrophic wind losses.

Nonstandard Auto  
Calculation of Projected Ultimate Incurred Losses  
**Statewide Totals**

Coverage	(1) Accident Years Ended	(2) Developed Incurred Losses	(3) Annual Net Trend	(4) Years of Projection	(5) Trended Incurred Losses	(6) ULAE Factor	(7) Projected Incurred Loss & LAE
BI - Split & Single Lim.	06/30/2008	\$430,450	4.0%	3.16	\$487,303	1.145	\$557,962
	06/30/2009	\$413,404	4.0%	2.16	\$450,006	1.145	\$515,257
PD - Split & Single Lim.	06/30/2008	\$362,777	2.0%	3.16	\$386,227	1.145	\$442,229
	06/30/2009	\$345,875	2.0%	2.16	\$361,012	1.145	\$413,359
Medical Payments	06/30/2008	\$17,540	3.0%	3.16	\$19,259	1.145	\$22,052
	06/30/2009	\$12,931	3.0%	2.16	\$13,785	1.145	\$15,784
U.M./U.I.M. BI	06/30/2008	\$0	9.7%	3.16	\$0	1.145	\$0
	06/30/2009	\$52,574	9.7%	2.16	\$64,255	1.145	\$73,572
U.M./U.I.M. PD	06/30/2008	\$10,215	2.0%	3.16	\$10,875	1.145	\$12,452
	06/30/2009	\$12,925	2.0%	2.16	\$13,491	1.145	\$15,447
<b>Liability Totals</b>	06/30/2008	\$820,982	3.0%	3.16	\$903,664	1.145	\$1,034,696
	06/30/2009	\$837,709	3.5%	2.16	\$902,548	1.145	\$1,033,418
The latest year average trend for Liability, excluding U.M./U.I.M. is:					3.0%		
Other Than Collision	06/30/2008	\$113,988	1.9%	3.16	\$120,998	1.140	\$137,937
	06/30/2009	\$120,367	1.9%	2.16	\$125,381	1.140	\$142,934
Collision	06/30/2008	\$169,482	0.0%	3.16	\$169,482	1.140	\$193,209
	06/30/2009	\$202,074	0.0%	2.16	\$202,074	1.140	\$230,364
<b>Phys. Dam. Totals</b>	06/30/2008	\$283,470	0.8%	3.16	\$290,480	1.140	\$331,147
	06/30/2009	\$322,441	0.7%	2.16	\$327,455	1.140	\$373,298

**NOTES:**

a) Other Than Collision Losses include an adjustment for large, catastrophic wind losses.

## EXCESS WIND ADJUSTMENT FACTORS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State	Fiscal Loss Year	Total Incurred Losses	WIND/ NON-WIND RATIO	I.S.O. AVERAGE RATIO	(2)-(3)	(4) x NON-WIND LOSSES	(1)-(5)	I.S.O. WIND LOAD	(6) x (7)	WIND ADJUSTMENT FACTOR
ARKANSAS	2008	170,892	1.162	0.358	0.804	63,559	107,333	1.062	113,988	0.667
	2009	119,491	0.434	0.358	0.076	6,343	113,148	1.062	120,163	1.006

**STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTO EXPENSE EXHIBIT -- 2008  
ARKANSAS**

**LIABILITY****SW**

ACQUISITION EXPENSE	6.5%
GENERAL EXPENSE	3.4%
AGENT COMMISSION	15.0%
CONTINGENT COMMISSION	0.7%
TAXES - STATE & LOCAL	2.5%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	1.0%
OTHER INCOME OR EXPENSES	-0.9%
PLUS TARGET OPERATING GAIN	7.3%
PLUS CONTINGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-3.2%

TOTAL VARIABLE EXP W/ INVESTMENT INCOME: 32.3%

**PERMISSIBLE LOSS AND LAE RATIO: 67.7%**

**PHYSICAL DAMAGE****SW**

ACQUISITION EXPENSE	6.7%
GENERAL EXPENSE	3.4%
AGENT COMMISSION	15.0%
CONTINGENT COMMISSION	0.7%
TAXES - STATE & LOCAL	3.0%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	1.0%
OTHER INCOME OR EXPENSES	-0.9%
PLUS TARGET OPERATING GAIN	5.5%
PLUS CONTINGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-0.6%

TOTAL VARIABLE EXP W/ INVESTMENT INCOME: 33.8%

**PERMISSIBLE LOSS AND LAE RATIO: 66.2%**



STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
BODILY INJURY & SINGLE LIMIT BI COVERAGE

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	675,098	747,999	722,963	737,190	735,619	740,866	724,844
Jun. 2004	816,578	868,159	865,588	875,215	865,585	865,585	
Jun. 2005	551,112	589,645	600,110	582,750	571,840		
Jun. 2006	467,907	456,833	455,455	457,358			
Jun. 2007	303,131	258,601	279,669				
Jun. 2008	365,317	424,603					
Jun. 2009	370,717						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.1080	0.9665	1.0197	0.9979	1.0071	0.9784	
Jun. 2004	1.0632	0.9970	1.0111	0.9890	1.0000		
Jun. 2005	1.0699	1.0177	0.9711	0.9813			
Jun. 2006	0.9763	0.9970	1.0042				
Jun. 2007	0.8531	1.0815					
Jun. 2008	1.1623						
***Average of most recent 4 points***							
WTD AVG.	1.0250	1.0127	1.0032	0.9899	1.0033	0.9784	
STR AVG.	1.0154	1.0233	1.0015	0.9894	1.0036	0.9784	
H-L	1.0231	1.0074	1.0076	0.9890	NA	NA	
SELECTED	1.1000	1.0400	1.0032	0.9899	1.0033	0.9784	1.0000
CUM	1.1151	1.0138	0.9748	0.9717	0.9816	0.9784	1.0000
ULT \$	413,404	430,450	272,616	444,412	561,307	846,866	724,844
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	118	120	120	118	118	118	117
Jun. 2004	112	117	118	116	116	116	
Jun. 2005	86	85	88	86	85		
Jun. 2006	61	63	61	61			
Jun. 2007	48	45	43				
Jun. 2008	47	49					
Jun. 2009	43						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0169	1.0000	0.9833	1.0000	1.0000	0.9915	
Jun. 2004	1.0446	1.0085	0.9831	1.0000	1.0000		
Jun. 2005	0.9884	1.0353	0.9773	0.9884			
Jun. 2006	1.0328	0.9683	1.0000				
Jun. 2007	0.9375	0.9556					
Jun. 2008	1.0426						
***Average of most recent 4 points***							
WTD AVG	1.0000	1.0000	0.9845	0.9969	1.0000	0.9915	
STR AVG.	1.0003	0.9919	0.9859	0.9961	1.0000	0.9915	
SELECTED	1.0068	1.0000	0.9845	0.9969	1.0000	0.9915	1.0000
CUM	0.9797	0.9731	0.9731	0.9884	0.9915	0.9915	1.0000
ULT #	42	48	42	60	84	115	117
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	717,661	755,441	756,803	758,042	756,571	756,571	756,571
Jun. 2004	545,960	578,162	576,893	574,493	576,764	574,493	
Jun. 2005	569,133	587,226	586,015	583,615	581,215		
Jun. 2006	481,022	466,010	461,210	461,210			
Jun. 2007	428,100	424,052	424,745				
Jun. 2008	334,064	365,415					
Jun. 2009	331,801						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0526	1.0018	1.0016	0.9981	1.0000	1.0000	
Jun. 2004	1.0590	0.9978	0.9958	1.0040	0.9961		
Jun. 2005	1.0318	0.9979	0.9959	0.9959			
Jun. 2006	0.9688	0.9897	1.0000				
Jun. 2007	0.9905	1.0016					
Jun. 2008	1.0938						
*** Average of most recent 4 points***							
WTD AVG.	1.0168	0.9968	0.9985	0.9992	0.9983	1.0000	
STR AVG.	1.0212	0.9968	0.9983	0.9993	0.9980	1.0000	
H-L	1.0112	0.9979	0.9980	0.9981	NA	NA	
SELECTED	1.0500	0.9968	0.9985	0.9992	0.9983	1.0000	1.0000
CUM	1.0424	0.9928	0.9960	0.9975	0.9983	1.0000	1.0000
ULT \$	345,875	362,777	423,034	460,040	580,225	574,493	756,571
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	240	247	246	247	246	246	246
Jun. 2004	255	254	255	254	254	254	
Jun. 2005	203	201	201	200	199		
Jun. 2006	169	165	163	163			
Jun. 2007	152	151	152				
Jun. 2008	119	117					
Jun. 2009	103						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0292	0.9960	1.0041	0.9960	1.0000	1.0000	
Jun. 2004	0.9961	1.0039	0.9961	1.0000	1.0000		
Jun. 2005	0.9901	1.0000	0.9950	0.9950			
Jun. 2006	0.9763	0.9879	1.0000				
Jun. 2007	0.9934	1.0066					
Jun. 2008	0.9832						
*** Average of most recent 4 points***							
WTD AVG	0.9860	1.0000	0.9988	0.9971	1.0000	1.0000	
STR AVG.	0.9858	0.9996	0.9988	0.9970	1.0000	1.0000	
SELECTED	0.9860	1.0000	0.9988	0.9971	1.0000	1.0000	1.0000
CUM	0.9821	0.9960	0.9960	0.9971	1.0000	1.0000	1.0000
ULT #	101	117	151	163	199	254	246
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
MEDICAL PAYMENTS

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	48,947	44,207	44,725	44,725	44,730	43,350	43,350
Jun. 2004	31,280	33,000	33,220	33,220	33,220	33,220	
Jun. 2005	10,147	8,922	11,172	11,172	11,172		
Jun. 2006	9,286	9,027	9,027	9,027			
Jun. 2007	12,633	10,979	10,979				
Jun. 2008	10,639	17,795					
Jun. 2009	11,927						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9032	1.0117	1.0000	1.0001	0.9691	1.0000	
Jun. 2004	1.0550	1.0067	1.0000	1.0000	1.0000		
Jun. 2005	0.8793	1.2522	1.0000	1.0000			
Jun. 2006	0.9721	1.0000	1.0000				
Jun. 2007	0.8690	1.0000					
Jun. 2008	1.6727						
*** Average of most recent 4 points***							
WTD AVG.	1.0941	1.0399	1.0000	1.0001	0.9823	1.0000	
STR AVG.	1.0983	1.0647	1.0000	1.0000	0.9846	1.0000	
H-L	0.9257	1.0033	1.0000	1.0000	NA	NA	
SELECTED	1.1000	1.0033	1.0000	1.0001	0.9823	1.0000	1.0000
CUM	1.0842	0.9856	0.9824	0.9824	0.9823	1.0000	1.0000
ULT \$	12,931	17,540	10,785	8,868	10,974	33,220	43,350
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	22	20	20	20	20	20	20
Jun. 2004	14	13	14	14	14	14	
Jun. 2005	9	10	9	9	9		
Jun. 2006	2	3	3	3			
Jun. 2007	6	6	6				
Jun. 2008	5	4					
Jun. 2009	6						

YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	0.9286	1.0769	1.0000	1.0000	1.0000		
Jun. 2005	1.1111	0.9000	1.0000	1.0000			
Jun. 2006	1.5000	1.0000	1.0000				
Jun. 2007	1.0000	1.0000					
Jun. 2008	0.8000						
*** Average of most recent 4 points***							
WTD AVG	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	
STR AVG.	1.1028	0.9942	1.0000	1.0000	1.0000	1.0000	
SELECTED	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT #	6	4	6	3	9	14	20
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
UNINSURED & UNDERINSURED MOTORIST BODILY INJURY COVERAGE

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	7,013	7,013	7,013	7,013	7,013	7,013	7,013
Jun. 2004	28,529	4,379	4,379	4,379	4,379	4,379	
Jun. 2005	0	18,200	25,166	25,166	25,166		
Jun. 2006	41,407	53,883	53,883	54,133			
Jun. 2007	15,390	6,130	15,479				
Jun. 2008	0	0					
Jun. 2009	41,612						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	0.1535	1.0000	1.0000	1.0000	1.0000		
Jun. 2005		1.3827	1.0000	1.0000			
Jun. 2006	1.3013	1.0000	1.0046				
Jun. 2007	0.3983	2.5251					
Jun. 2008							
*** Average of most recent 4 points***							
WTD AVG.	1.3771	1.1975	1.0028	1.0000	1.0000	1.0000	
STR AVG.	0.8498	1.4770	1.0012	1.0000	1.0000	1.0000	
H-L	0.6992	1.1914	1.0000	1.0000	NA	NA	
SELECTED	1.2409	1.0154	1.0028	1.0000	1.0000	1.0000	1.0000
CUM	1.2634	1.0182	1.0028	1.0000	1.0000	1.0000	1.0000
ULT \$	52,574	0	15,522	54,133	25,166	4,379	7,013
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	6	6	6	6	6	6	6
Jun. 2004	6	3	3	3	3	3	
Jun. 2005	0	2	1	1	1		
Jun. 2006	9	9	9	9			
Jun. 2007	2	1	2				
Jun. 2008	0	0					
Jun. 2009	4						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	0.5000	1.0000	1.0000	1.0000	1.0000		
Jun. 2005		0.5000	1.0000	1.0000			
Jun. 2006	1.0000	1.0000	1.0000				
Jun. 2007	0.5000	2.0000					
Jun. 2008							
*** Average of most recent 4 points***							
WTD AVG	1.0909	1.0000	1.0000	1.0000	1.0000	1.0000	
STR AVG.	0.7500	1.1250	1.0000	1.0000	1.0000	1.0000	
SELECTED	1.1094	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.1094	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT #	4	0	2	9	1	3	6
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
UNINSURED & UNDERINSURED MOTORIST PROPERTY DAMAGE COVERAGE

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	31,845	31,722	31,702	31,702	31,702	31,702	31,702
Jun. 2004	20,995	19,366	19,082	19,082	19,082	19,082	
Jun. 2005	10,320	9,921	9,921	9,921	9,921		
Jun. 2006	21,731	21,731	21,731	21,731			
Jun. 2007	17,122	18,825	18,825				
Jun. 2008	10,256	10,256					
Jun. 2009	12,699						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9962	0.9994	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	0.9224	0.9853	1.0000	1.0000	1.0000		
Jun. 2005	0.9613	1.0000	1.0000	1.0000			
Jun. 2006	1.0000	1.0000	1.0000				
Jun. 2007	1.0995	1.0000					
Jun. 2008	1.0000						
*** Average of most recent 4 points***							
WTD AVG.	1.0219	0.9959	1.0000	1.0000	1.0000	1.0000	
STR AVG.	1.0152	0.9963	1.0000	1.0000	1.0000	1.0000	
H-L	1.0000	1.0000	1.0000	1.0000	NA	NA	
SELECTED	1.0219	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.0178	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000
ULT \$	12,925	10,215	18,825	21,731	9,921	19,082	31,702
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	13	13	13	13	13	13	13
Jun. 2004	15	15	15	15	15	15	
Jun. 2005	7	7	7	7	7		
Jun. 2006	7	7	7	7			
Jun. 2007	7	7	7				
Jun. 2008	5	5					
Jun. 2009	9						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	1.0000	1.0000	1.0000	1.0000	1.0000		
Jun. 2005	1.0000	1.0000	1.0000	1.0000			
Jun. 2006	1.0000	1.0000	1.0000				
Jun. 2007	1.0000	1.0000					
Jun. 2008	1.0000						
*** Average of most recent 4 points***							
WTD AVG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
STR AVG.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT #	9	5	7	7	7	15	13
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
OTHER THAN COLLISION

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	130,450	127,638	127,638	127,638	127,638	127,638	127,638
Jun. 2004	157,762	158,924	158,924	158,924	158,924	158,924	
Jun. 2005	54,853	56,335	56,335	56,335	56,335		
Jun. 2006	105,806	105,614	105,614	105,614			
Jun. 2007	115,138	110,418	110,418				
Jun. 2008	170,010	170,892					
Jun. 2009	119,491						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9784	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	1.0074	1.0000	1.0000	1.0000	1.0000		
Jun. 2005	1.0270	1.0000	1.0000	1.0000			
Jun. 2006	0.9982	1.0000	1.0000				
Jun. 2007	0.9590	1.0000					
Jun. 2008	1.0052						
*** Average of most recent 4 points***							
WTD AVG.	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	
STR AVG.	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	
H-L	1.0017	1.0000	1.0000	1.0000	NA	NA	
SELECTED	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT \$	119,693	170,892	110,418	105,614	56,335	158,924	127,638
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	82	80	80	80	80	80	80
Jun. 2004	86	87	87	87	87	87	
Jun. 2005	42	42	42	42	42		
Jun. 2006	66	67	67	67			
Jun. 2007	47	47	47				
Jun. 2008	90	90					
Jun. 2009	57						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	1.0116	1.0000	1.0000	1.0000	1.0000		
Jun. 2005	1.0000	1.0000	1.0000	1.0000			
Jun. 2006	1.0152	1.0000	1.0000				
Jun. 2007	1.0000	1.0000					
Jun. 2008	1.0000						
*** Average of most recent 4 points***							
WTD AVG	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	
STR AVG.	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	
SELECTED	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CUM	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT #	57	90	47	67	42	87	80
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTO NATIONAL INSURANCE COMPANY  
NONSTANDARD AUTOMOBILEARKANSAS  
COLLISION

## INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	554,516	524,982	524,982	523,385	523,385	523,385	523,385
Jun. 2004	320,069	306,156	305,935	304,987	304,282	304,652	
Jun. 2005	368,299	335,736	332,640	333,194	330,699		
Jun. 2006	177,664	170,959	171,149	171,149			
Jun. 2007	215,531	208,175	204,375				
Jun. 2008	164,783	171,290					
Jun. 2009	196,472						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9467	1.0000	0.9970	1.0000	1.0000	1.0000	
Jun. 2004	0.9565	0.9993	0.9969	0.9977	1.0012		
Jun. 2005	0.9116	0.9908	1.0017	0.9925			
Jun. 2006	0.9623	1.0011	1.0000				
Jun. 2007	0.9659	0.9817					
Jun. 2008	1.0395						
*** Average of most recent 4 points***							
WTD AVG.	0.9567	0.9932	0.9985	0.9972	1.0004	1.0000	
STR AVG.	0.9698	0.9932	0.9989	0.9967	1.0006	1.0000	
H-L	0.9641	0.9950	0.9985	0.9977	NA	NA	
SELECTED	1.0395	0.9932	0.9985	0.9972	1.0004	1.0000	1.0000
CUM	1.0285	0.9894	0.9962	0.9977	1.0004	1.0000	1.0000
ULT \$	202,074	169,482	203,599	170,753	330,847	304,652	523,385
ENDED	2009	2008	2007	2006	2005	2004	2003

## INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2003	138	136	136	136	136	136	136
Jun. 2004	105	106	106	106	106	106	
Jun. 2005	101	101	101	102	102		
Jun. 2006	62	61	61	61			
Jun. 2007	74	74	74				
Jun. 2008	56	56					
Jun. 2009	58						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2003	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2004	1.0095	1.0000	1.0000	1.0000	1.0000		
Jun. 2005	1.0000	1.0000	1.0099	1.0000			
Jun. 2006	0.9839	1.0000	1.0000				
Jun. 2007	1.0000	1.0000					
Jun. 2008	1.0000						
*** Average of most recent 4 points***							
WTD AVG	0.9966	1.0000	1.0025	1.0000	1.0000	1.0000	
STR AVG.	0.9960	1.0000	1.0025	1.0000	1.0000	1.0000	
SELECTED	1.0000	1.0000	1.0025	1.0000	1.0000	1.0000	1.0000
CUM	1.0025	1.0025	1.0025	1.0000	1.0000	1.0000	1.0000
ULT #	58	56	74	61	102	106	136
ENDED	2009	2008	2007	2006	2005	2004	2003

STATE AUTOMOBILE INSURANCE COMPANIES  
ANNUAL TRENDS SELECTED BY COVERAGE  
ARKANSAS

DATA ENDING	SOURCE OF DATA (T/L or B/L)	<u>Bodily Injury</u> <i>Based on Latest 6 Quarters</i>				<i>Based on Latest 12 Quarters</i>				Selected Net Trend
		SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2009	State Auto - AR (B/L, \$10,000)	7.0%	-23.4%	-18.0%	0.140	2.2%	-5.4%	-3.3%	0.140	4.0%
2nd Qtr. 2009	ISO/NAII Fast Track - AR (T/L)	1.4%	-6.2%	-4.9%	1.000	2.1%	-5.3%	-3.3%	1.000	
4th Qtr. 2008	ISO - AR (T/L)	16.2%	-1.3%	14.7%	0.436	2.5%	-5.5%	-3.1%	0.436	
4th Qtr. 2008	ISO - South Region (T/L)	7.3%	-0.5%	6.8%	1.000	3.4%	-2.1%	1.2%	1.000	
3rd Qtr. 2009	State Auto - CW Tort (B/L, \$10,000)	1.6%	-5.3%	-3.7%	0.602	2.7%	-5.9%	-3.3%	0.602	
	<b>CRED. WEIGHTED TRENDS</b>	<b>8.7%</b>	<b>-6.5%</b>	<b>1.6%</b>		<b>2.3%</b>	<b>-5.4%</b>	<b>-3.2%</b>		

DATA ENDING	SOURCE OF DATA (T/L or B/L)	<u>Property Damage</u> <i>Based on Latest 6 Quarters</i>				<i>Based on Latest 12 Quarters</i>				Selected Net Trend
		SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2009	State Auto - AR (B/L, \$10,000)	-6.9%	4.2%	-3.0%	0.314	2.2%	2.8%	5.0%	0.314	4.0%
2nd Qtr. 2009	ISO/NAII Fast Track - AR (T/L)	1.2%	-4.4%	-3.3%	1.000	1.5%	-2.9%	-1.4%	1.000	
4th Qtr. 2008	ISO - AR (T/L)	-1.0%	2.4%	1.4%	0.759	-0.4%	2.1%	1.7%	0.759	
4th Qtr. 2008	ISO - South Region (T/L)	1.0%	-1.8%	-0.8%	1.000	1.8%	-1.4%	0.4%	1.000	
3rd Qtr. 2009	State Auto - CW (B/L, \$10,000)	0.6%	3.6%	4.2%	1.000	0.7%	2.0%	2.7%	1.000	
	<b>CRED. WEIGHTED TRENDS</b>	<b>-2.9%</b>	<b>3.0%</b>	<b>0.0%</b>		<b>0.4%</b>	<b>2.3%</b>	<b>2.7%</b>		

DATA ENDING	SOURCE OF DATA (T/L or B/L)	<u>Medical Payments</u> <i>Based on Latest 6 Quarters</i>				<i>Based on Latest 12 Quarters</i>				Selected Net Trend
		SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2009	State Auto - AR (T/L)	8.7%	-11.2%	-3.5%	0.122	14.8%	-10.4%	2.8%	0.122	4.0%
2nd Qtr. 2009	ISO/NAII Fast Track - AR (T/L)									
4th Qtr. 2008	ISO - AR (T/L)	-10.2%	1.4%	-8.9%	0.337	-1.8%	-4.5%	-6.2%	0.337	
4th Qtr. 2008	ISO - South Region (T/L)	4.2%	-4.3%	-0.3%	1.000	3.1%	-4.6%	-1.6%	1.000	
3rd Qtr. 2009	State Auto - CW (T/L)	2.8%	-5.4%	-2.8%	0.549	1.0%	-1.4%	-0.4%	0.549	
	<b>CRED. WEIGHTED TRENDS</b>	<b>-0.1%</b>	<b>-3.2%</b>	<b>-3.3%</b>		<b>2.9%</b>	<b>-5.3%</b>	<b>-2.6%</b>		

DATA ENDING	SOURCE OF DATA (Avg. Ded./Catastrophes)	<u>Comprehensive (Excl Cat Losses)</u> <i>Based on Latest 6 Quarters</i>				<i>Based on Latest 12 Quarters</i>				Selected Net Trend
		SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2009	State Auto - AR (All Ded., excl. Cats.)	3.9%	-2.9%	0.8%	0.364	14.5%	-4.5%	9.4%	0.364	1.9%
2nd Qtr. 2009	ISO/NAII Fast Track - AR (All Ded., excl. Cats.)	13.7%	1.3%	15.2%	1.000	15.9%	0.3%	16.2%	1.000	
4th Qtr. 2008	ISO - AR (\$100 Ded., excl. Cats.)	16.5%	-5.3%	10.3%	0.590	8.5%	-1.3%	7.1%	0.590	
4th Qtr. 2008	ISO - South Region (\$100 Ded., excl. Cats.)	5.5%	-2.6%	2.8%	1.000	4.1%	-2.2%	1.8%	1.000	
3rd Qtr. 2009	State Auto - CW (T/L)	1.3%	1.5%	2.8%	1.000	2.9%	0.3%	3.3%	1.000	
	<b>CRED. WEIGHTED TRENDS</b>	<b>11.8%</b>	<b>-4.1%</b>	<b>7.1%</b>		<b>11.0%</b>	<b>-2.4%</b>	<b>8.4%</b>		

DATA ENDING	SOURCE OF DATA (Avg. Ded.)	<u>Collision</u> <i>Based on Latest 6 Quarters</i>				<i>Based on Latest 12 Quarters</i>				Selected Net Trend
		SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2009	State Auto - AR (All Ded.)	0.4%	7.5%	7.9%	0.308	2.3%	5.9%	8.3%	0.308	0.0%
2nd Qtr. 2009	ISO/NAII Fast Track - AR (All Ded.)	-0.3%	-1.2%	-1.5%	1.000	1.6%	-1.0%	0.7%	1.000	
4th Qtr. 2008	ISO - AR (\$500 Ded.)	-1.3%	1.0%	-0.3%	0.934	0.3%	2.1%	2.4%	0.934	
4th Qtr. 2008	ISO - South Region (\$500 Ded.)	-1.8%	-2.0%	-3.8%	1.000	-0.8%	-0.1%	-0.9%	1.000	
3rd Qtr. 2009	State Auto - CW (T/L)	4.6%	2.9%	7.6%	1.000	1.4%	3.7%	5.2%	1.000	
	<b>CRED. WEIGHTED TRENDS</b>	<b>-0.8%</b>	<b>3.0%</b>	<b>2.2%</b>		<b>0.9%</b>	<b>3.3%</b>	<b>4.2%</b>		

\* Selected PP Trends are equal to the Cred. Weighted 6 Point fits, subject to appropriate Minimums and Maximums by Coverage.

\* CREDIBILITY STANDARD: 10,623 CLAIMS IN MOST RECENT QUARTER

\* CREDIBILITY WEIGHTING ASSIGNS CREDIBILITY IN THE FOLLOWING ORDER:

- 1) STATE AUTO - STATE SPECIFIC
- 2) ISO - STATE SPECIFIC
- 3) ISO/NAII FAST TRACK
- 4) ISO - REGIONAL



**State Auto National Insurance Company**  
**Nonstandard Auto**  
**Unallocated Loss Adjustment Expense**

Exhibit IX

<b>Liability</b>							
(000 omitted)	2004	2005	2006	2007	2008	Total	Selected
Direct Losses Inc.	39,789	24,053	16,479	16,079	18,642	115,042	
Direct Alloc. LAE Inc.	1,917	2,244	1,645	680	2,024	8,510	
Direct Unalloc. LAE Inc.	5,214	4,356	3,140	2,702	2,557	17,969	
Unallocated Factor	1.125	1.166	1.173	1.161	1.095	1.145	<b>1.145</b>

<b>Physical Damage</b>							
(000 omitted)	2004	2005	2006	2007	2008	Total	Selected
Direct Losses Inc.	10,361	7,377	5,963	5,992	7,387	37,080	
Direct Alloc. LAE Inc.	293	192	165	237	239	1,126	
Direct Unalloc. LAE Inc.	1,409	1,144	873	1,007	976	5,409	
Unallocated Factor	1.132	1.151	1.142	1.162	1.115	1.142	<b>1.140</b>

*Notes:*

1. Data comes from the Annual Statements for the State Auto Pool companies, and from other internal Accounting Reports.



**Arkansas**

**State Auto National Insurance Company**

**Model Year Impacts**

*Shift from base 2009 to base 2010 and factor changes*

**BODILY INJURY**

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2012	0	1.00	1.00	0.0%
2011	0	1.00	1.00	0.0%
<b>2010</b>	1,516	1.00	<b>1.00</b>	0.0%
2009	3,448	1.00	1.00	0.0%
2008	6,789	0.96	1.00	4.2%
2007	9,005	0.96	1.00	4.2%
2006	13,839	0.96	1.00	4.2%
2005	25,215	0.96	1.00	4.2%
2004	25,171	0.96	1.00	4.2%
2003	34,572	0.96	1.00	4.2%
2002	42,592	0.90	1.00	11.1%
2001	40,864	0.90	1.00	11.1%
2000	40,884	0.90	1.00	11.1%
1999	40,295	0.90	1.00	11.1%
1998	38,836	0.90	1.00	11.1%
1997	32,171	0.88	0.98	11.4%
1996	36,382	0.88	0.96	9.1%
1995	27,796	0.88	0.93	5.7%
1994	28,784	0.88	0.90	2.3%
1993	21,529	0.88	0.87	-1.1%
1992	13,575	0.88	0.84	-4.5%
1991	15,719	0.88	0.81	-8.0%
1990	13,907	0.88	0.78	-11.4%
1989	8,130	0.70	0.78	11.4%
1988 & prior	42,513	0.70	0.78	11.4%
563,532				6.9%

**Arkansas**  
**State Auto National Insurance Company**

**Model Year Impacts**

*Shift from base 2009 to base 2010 and factor changes*

**PROPERTY DAMAGE**

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2012	0	1.00	1.00	0.0%
2011	0	1.00	1.00	0.0%
<b>2010</b>	1,097	1.00	<b>1.00</b>	0.0%
2009	2,800	1.00	1.00	0.0%
2008	5,362	1.00	1.00	0.0%
2007	7,353	1.01	1.00	-1.0%
2006	11,448	1.01	1.00	-1.0%
2005	20,407	1.01	1.00	-1.0%
2004	20,777	1.01	1.00	-1.0%
2003	28,711	1.01	1.00	-1.0%
2002	37,167	1.01	1.00	-1.0%
2001	35,508	1.01	1.00	-1.0%
2000	36,223	1.01	1.00	-1.0%
1999	35,249	1.01	1.00	-1.0%
1998	34,223	1.01	1.00	-1.0%
1997	28,309	0.99	0.98	-1.0%
1996	32,171	0.99	0.96	-3.0%
1995	24,647	0.99	0.93	-6.1%
1994	25,849	0.99	0.90	-9.1%
1993	19,162	0.99	0.87	-12.1%
1992	11,899	0.99	0.84	-15.2%
1991	13,700	0.99	0.81	-18.2%
1990	12,264	0.99	0.78	-21.2%
1989	7,184	0.79	0.78	-1.3%
1988 & prior	37,858	0.79	0.78	-1.3%
	489,370			-3.6%

**Arkansas**  
**State Auto National Insurance Company**

**Model Year Impacts**

*Shift from base 2009 to base 2010*

**OTHER THAN COLLISION**

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2012	0	1.16	1.10	-0.4%
2011	0	1.10	1.05	0.2%
<b>2010</b>	1,887	1.05	<b>1.00</b>	0.0%
2009	3,860	1.00	0.95	-0.3%
2008	5,158	0.95	0.90	-0.5%
2007	9,173	0.90	0.87	1.5%
2006	11,776	0.87	0.84	1.4%
2005	16,539	0.84	0.81	1.3%
2004	12,953	0.81	0.77	-0.2%
2003	13,767	0.77	0.73	-0.5%
2002	13,999	0.73	0.70	0.7%
2001	7,039	0.70	0.66	-1.0%
2000	9,246	0.66	0.64	1.8%
1999	4,743	0.64	0.62	1.7%
1998	2,211	0.62	0.62	5.0%
1997 & prior	6,216	0.62	0.62	5.0%
	118,567			0.9%

**Arkansas**  
**State Auto National Insurance Company**

**Model Year Impacts**

*Shift from base 2009 to base 2010 and factor changes*

**COLLISION**

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2012	0	1.16	1.10	-0.4%
2011	0	1.10	1.05	0.2%
<b>2010</b>	4,240	1.05	<b>1.00</b>	0.0%
2009	10,385	1.00	0.95	-0.3%
2008	15,187	0.95	0.90	-0.5%
2007	21,362	0.90	0.86	0.3%
2006	27,809	0.86	0.82	0.1%
2005	38,010	0.82	0.76	-2.7%
2004	29,757	0.76	0.70	-3.3%
2003	31,248	0.70	0.64	-4.0%
2002	31,546	0.64	0.60	-1.6%
2001	15,691	0.60	0.57	-0.3%
2000	19,040	0.57	0.55	1.3%
1999	10,316	0.55	0.52	-0.7%
1998	4,105	0.52	0.52	5.0%
1997 & prior	13,353	0.52	0.52	5.0%
	272,049			-1.0%

## Arkansas

## State Auto National Insurance Company

## Impacts of Changing Driver Code Factors

## Bodily Injury

Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*
A0	4,133	1.38	<b>1.27</b>	-7.7%
A1	-268	3.72	<b>2.83</b>	0.0%
A2	481	2.44	<b>2.07</b>	-15.2%
A3	988	1.64	<b>1.40</b>	-11.2%
A4	15,942	1.12	<b>1.06</b>	-5.0%
A5	20,230	1.00	<b>1.00</b>	0.0%
A6	23,230	1.00	<b>1.00</b>	0.0%
A7	1,026	2.05	<b>1.51</b>	-24.8%
A8	773	2.05	<b>1.63</b>	-20.5%
A9	1,051	2.05	<b>1.71</b>	-15.4%
B0	12,804	1.64	<b>1.65</b>	0.6%
B1	2,834	5.57	<b>4.04</b>	-33.1%
B2	13,657	2.91	<b>3.11</b>	6.3%
B3	10,936	2.08	<b>1.68</b>	-16.1%
B4	25,966	1.30	<b>1.30</b>	0.0%
B5	15,736	1.24	<b>1.15</b>	-6.9%
B6	14,826	1.14	<b>1.10</b>	-3.2%
B7	179	2.42	<b>1.82</b>	-22.4%
B8	404	2.42	<b>1.97</b>	-18.6%
B9	1,742	2.42	<b>2.04</b>	-12.9%
C0	4,182	1.16	<b>1.14</b>	-1.6%
C1	361	2.68	<b>2.16</b>	-19.4%
C2	1,441	1.66	<b>1.67</b>	0.6%
C3	2,849	1.36	<b>1.33</b>	-2.1%
C4	14,233	0.92	<b>1.06</b>	14.1%
C5	18,919	0.86	<b>1.00</b>	15.6%
C6	16,284	0.91	<b>1.00</b>	9.5%
C7	1,571	1.58	<b>1.21</b>	-23.4%
C8	37	1.58	<b>1.32</b>	-16.5%
C9	1	1.58	<b>1.37</b>	-13.3%
D0	12,332	1.47	<b>1.44</b>	-1.8%
D1	5,455	4.29	<b>3.21</b>	-24.6%
D2	4,660	2.50	<b>2.37</b>	-4.9%
D3	4,252	1.75	<b>1.60</b>	-8.0%
D4	17,987	1.22	<b>1.19</b>	-2.3%
D5	16,499	1.14	<b>1.15</b>	0.8%
D6	16,031	1.15	<b>1.10</b>	-4.1%
D7	2,191	1.52	<b>1.20</b>	-20.5%
D8	264	1.52	<b>1.25</b>	-17.8%
D9	2,539	1.52	<b>1.30</b>	-12.0%
V0	17,458	1.01	<b>1.00</b>	-0.9%
V1	17,600	1.01	<b>0.95</b>	-5.6%
V2	12,262	0.97	<b>0.87</b>	-9.5%
V3	6,505	1.02	<b>0.82</b>	-18.5%
V4	7,594	1.02	<b>0.90</b>	-11.4%
V5	2,586	1.24	<b>1.00</b>	-18.8%
V6	3,417	1.36	<b>1.05</b>	-21.6%
X0	18,136	1.09	<b>1.05</b>	-3.4%
X1	22,594	1.09	<b>0.98</b>	-8.9%
X2	17,431	0.99	<b>0.89</b>	-9.4%
X3	10,457	1.21	<b>0.97</b>	-18.8%
X4	5,967	1.21	<b>0.99</b>	-17.1%
X5	3,379	1.64	<b>1.29</b>	-18.9%
X6	1,066	1.64	<b>1.30</b>	-20.7%
Y0	14,388	0.99	<b>1.00</b>	1.0%
Y1	10,999	0.99	<b>0.95</b>	-3.9%
Y2	8,483	0.89	<b>0.83</b>	-6.5%
Y3	7,472	0.91	<b>0.75</b>	-16.9%
Y4	4,488	0.94	<b>0.90</b>	-4.0%
Y5	1,530	1.13	<b>0.92</b>	-17.4%
Y6	217	1.24	<b>0.95</b>	-23.4%
Z0	13,818	1.12	<b>1.05</b>	-6.1%
Z1	19,369	1.12	<b>0.98</b>	-12.0%
Z2	9,656	0.97	<b>0.89</b>	-8.2%
Z3	8,141	1.04	<b>0.84</b>	-17.9%
Z4	6,407	1.04	<b>0.99</b>	-4.5%
Z5	2,220	1.30	<b>1.04</b>	-20.0%
Z6	1,194	1.37	<b>1.06</b>	-22.6%
<b>Total</b>	<b>563,591</b>			<b>-4.6%</b>

## Property Damage

Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*
A0	3,683	1.38	<b>1.27</b>	-7.7%
A1	-255	3.72	<b>2.83</b>	0.0%
A2	375	2.44	<b>2.07</b>	-15.2%
A3	829	1.64	<b>1.40</b>	-11.3%
A4	13,830	1.12	<b>1.06</b>	-5.0%
A5	17,344	1.00	<b>1.00</b>	0.0%
A6	19,994	1.00	<b>1.00</b>	0.0%
A7	913	2.05	<b>1.51</b>	-24.8%
A8	652	2.05	<b>1.63</b>	-20.5%
A9	956	2.05	<b>1.71</b>	-15.4%
B0	11,409	1.64	<b>1.65</b>	0.6%
B1	2,443	5.57	<b>4.04</b>	-33.2%
B2	11,720	2.91	<b>3.11</b>	6.3%
B3	9,310	2.08	<b>1.68</b>	-16.3%
B4	22,817	1.30	<b>1.30</b>	0.0%
B5	13,519	1.24	<b>1.15</b>	-6.9%
B6	12,670	1.14	<b>1.10</b>	-3.2%
B7	165	2.42	<b>1.82</b>	-22.5%
B8	418	2.42	<b>1.97</b>	-18.6%
B9	1,426	2.42	<b>2.04</b>	-12.7%
C0	3,654	1.16	<b>1.14</b>	-1.6%
C1	299	2.68	<b>2.16</b>	-19.4%
C2	1,284	1.66	<b>1.67</b>	0.6%
C3	2,558	1.36	<b>1.33</b>	-2.1%
C4	12,116	0.92	<b>1.06</b>	14.2%
C5	16,525	0.86	<b>1.00</b>	15.6%
C6	14,004	0.91	<b>1.00</b>	9.5%
C7	1,479	1.58	<b>1.21</b>	-23.4%
C8	31	1.58	<b>1.32</b>	-16.5%
C9	1	1.58	<b>1.37</b>	-13.3%
D0	10,575	1.47	<b>1.44</b>	-1.8%
D1	4,529	4.29	<b>3.21</b>	-24.6%
D2	3,992	2.50	<b>2.37</b>	-4.9%
D3	3,768	1.75	<b>1.60</b>	-8.0%
D4	15,712	1.22	<b>1.19</b>	-2.3%
D5	14,327	1.14	<b>1.15</b>	0.8%
D6	14,016	1.15	<b>1.10</b>	-4.1%
D7	1,937	1.52	<b>1.20</b>	-20.5%
D8	222	1.52	<b>1.25</b>	-17.8%
D9	2,173	1.52	<b>1.30</b>	-11.8%
V0	15,042	1.01	<b>1.00</b>	-0.9%
V1	15,092	1.01	<b>0.95</b>	-5.6%
V2	10,760	0.97	<b>0.87</b>	-9.5%
V3	5,406	1.02	<b>0.82</b>	-18.5%
V4	6,636	1.02	<b>0.90</b>	-11.4%
V5	2,284	1.24	<b>1.00</b>	-18.8%
V6	2,981	1.36	<b>1.05</b>	-21.5%
X0	16,088	1.09	<b>1.05</b>	-3.4%
X1	19,892	1.09	<b>0.98</b>	-8.9%
X2	15,084	0.99	<b>0.89</b>	-9.5%
X3	9,315	1.21	<b>0.97</b>	-18.8%
X4	5,348	1.21	<b>0.99</b>	-17.2%
X5	2,752	1.64	<b>1.29</b>	-19.2%
X6	893	1.64	<b>1.30</b>	-20.7%
Y0	12,651	0.99	<b>1.00</b>	1.0%
Y1	9,506	0.99	<b>0.95</b>	-3.9%
Y2	7,329	0.89	<b>0.83</b>	-6.4%
Y3	6,424	0.91	<b>0.75</b>	-16.9%
Y4	3,912	0.94	<b>0.90</b>	-4.0%
Y5	1,321	1.13	<b>0.92</b>	-17.5%
Y6	191	1.24	<b>0.95</b>	-23.4%
Z0	12,103	1.12	<b>1.05</b>	-6.1%
Z1	16,788	1.12	<b>0.98</b>	-12.0%
Z2	8,538	0.97	<b>0.89</b>	-8.1%
Z3	7,114	1.04	<b>0.84</b>	-17.9%
Z4	5,586	1.04	<b>0.99</b>	-4.5%
Z5	1,803	1.30	<b>1.04</b>	-20.0%
Z6	1,109	1.37	<b>1.06</b>	-22.6%
<b>Total</b>	<b>489,370</b>			<b>-4.7%</b>

\*Includes additive nature of violation point factors

**Arkansas**  
**State Auto National Insurance Company**

*Impacts of Changing Driver Code Factors*

**Personal Injury Protection - Medical & Hospital Expenses**

Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*
A0	159	1.00	<b>1.25</b>	25.0%
A1	0	1.90	<b>2.38</b>	0.0%
A2	0	1.52	<b>1.90</b>	0.0%
A3	0	1.21	<b>1.40</b>	0.0%
A4	376	1.00	<b>1.06</b>	5.9%
A5	409	1.00	<b>1.00</b>	0.0%
A6	363	1.00	<b>1.00</b>	0.0%
A7	0	0.69	<b>0.86</b>	0.0%
A8	0	0.69	<b>0.86</b>	0.0%
A9	114	0.69	<b>0.86</b>	25.0%
B0	229	0.83	<b>1.04</b>	21.7%
B1	-99	1.68	<b>2.10</b>	0.0%
B2	356	1.27	<b>1.59</b>	19.5%
B3	903	1.02	<b>1.28</b>	19.2%
B4	427	0.72	<b>0.90</b>	22.6%
B5	93	0.79	<b>0.99</b>	49.9%
B6	682	0.79	<b>0.99</b>	20.1%
B7	9	0.69	<b>0.86</b>	14.1%
B8	76	0.69	<b>0.86</b>	25.0%
B9	128	0.69	<b>0.86</b>	22.8%
C0	203	1.00	<b>1.14</b>	14.0%
C1	0	1.69	<b>2.11</b>	0.0%
C2	0	1.44	<b>1.67</b>	0.0%
C3	170	1.16	<b>1.33</b>	14.7%
C4	294	0.92	<b>1.06</b>	15.2%
C5	679	0.92	<b>1.00</b>	8.7%
C6	185	0.92	<b>1.00</b>	8.7%
C7	0	0.69	<b>0.86</b>	0.0%
C8	0	0.69	<b>0.86</b>	0.0%
C9	0	0.69	<b>0.86</b>	25.0%
D0	204	1.20	<b>1.44</b>	20.0%
D1	92	2.04	<b>2.55</b>	25.0%
D2	347	1.43	<b>1.79</b>	22.0%
D3	111	1.24	<b>1.55</b>	24.0%
D4	432	1.07	<b>1.19</b>	10.7%
D5	462	1.07	<b>1.15</b>	7.4%
D6	336	1.21	<b>1.10</b>	-8.6%
D7	111	0.69	<b>0.86</b>	25.0%
D8	89	0.69	<b>0.86</b>	25.0%
D9	162	0.69	<b>0.86</b>	25.0%
V0	493	0.93	<b>1.00</b>	7.5%
V1	990	0.93	<b>0.95</b>	2.1%
V2	434	0.93	<b>0.87</b>	-6.1%
V3	183	0.79	<b>0.82</b>	3.7%
V4	290	0.79	<b>0.90</b>	12.9%
V5	197	0.69	<b>0.86</b>	23.2%
V6	81	0.69	<b>0.86</b>	25.0%
X0	204	0.79	<b>0.99</b>	23.8%
X1	570	0.79	<b>0.98</b>	21.0%
X2	502	0.79	<b>0.89</b>	12.5%
X3	419	0.79	<b>0.97</b>	21.7%
X4	195	0.79	<b>0.99</b>	24.3%
X5	158	0.79	<b>0.99</b>	19.2%
X6	0	0.79	<b>0.99</b>	0.0%
Y0	719	0.92	<b>1.00</b>	8.6%
Y1	302	0.92	<b>0.95</b>	3.3%
Y2	326	0.86	<b>0.83</b>	-3.5%
Y3	134	0.69	<b>0.75</b>	8.7%
Y4	58	0.69	<b>0.86</b>	25.0%
Y5	134	0.69	<b>0.86</b>	21.0%
Y6	33	0.69	<b>0.86</b>	25.0%
Z0	584	1.21	<b>1.05</b>	-14.1%
Z1	713	1.21	<b>0.98</b>	-18.6%
Z2	331	1.00	<b>0.89</b>	-11.0%
Z3	485	0.90	<b>0.84</b>	-6.4%
Z4	112	0.90	<b>0.99</b>	9.4%
Z5	95	0.69	<b>0.86</b>	25.0%
Z6	12	0.69	<b>0.86</b>	25.0%
<b>Total</b>	<b>16,855</b>			<b>9.6%</b>

\*Includes additive nature of violation point factors

**Personal Injury Protection - Wage Loss and Accidental I**

Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*
A0	80	1.00	<b>1.25</b>	25.0%
A1	0	1.90	<b>2.38</b>	0.0%
A2	0	1.52	<b>1.90</b>	0.0%
A3	0	1.21	<b>1.40</b>	0.0%
A4	101	1.00	<b>1.06</b>	5.9%
A5	188	1.00	<b>1.00</b>	0.0%
A6	155	1.00	<b>1.00</b>	0.0%
A7	0	0.69	<b>0.86</b>	0.0%
A8	0	0.69	<b>0.86</b>	0.0%
A9	59	0.69	<b>0.86</b>	25.0%
B0	140	0.83	<b>1.04</b>	22.4%
B1	-47	1.68	<b>2.10</b>	0.0%
B2	174	1.27	<b>1.59</b>	19.5%
B3	322	1.02	<b>1.28</b>	17.6%
B4	244	0.72	<b>0.90</b>	23.3%
B5	51	0.79	<b>0.99</b>	47.0%
B6	158	0.79	<b>0.99</b>	23.3%
B7	5	0.69	<b>0.86</b>	14.1%
B8	40	0.69	<b>0.86</b>	25.0%
B9	66	0.69	<b>0.86</b>	22.8%
C0	76	1.00	<b>1.14</b>	14.0%
C1	0	1.69	<b>2.11</b>	0.0%
C2	0	1.44	<b>1.67</b>	0.0%
C3	85	1.16	<b>1.33</b>	14.7%
C4	89	0.92	<b>1.06</b>	15.2%
C5	224	0.92	<b>1.00</b>	8.7%
C6	75	0.92	<b>1.00</b>	8.7%
C7	0	0.69	<b>0.86</b>	0.0%
C8	0	0.69	<b>0.86</b>	0.0%
C9	0	0.69	<b>0.86</b>	25.0%
D0	196	1.20	<b>1.44</b>	17.0%
D1	48	2.04	<b>2.55</b>	25.0%
D2	109	1.43	<b>1.79</b>	19.8%
D3	40	1.24	<b>1.55</b>	25.0%
D4	283	1.07	<b>1.19</b>	10.8%
D5	225	1.07	<b>1.15</b>	7.4%
D6	127	1.21	<b>1.10</b>	-8.4%
D7	58	0.69	<b>0.86</b>	25.0%
D8	0	0.69	<b>0.86</b>	0.0%
D9	97	0.69	<b>0.86</b>	17.7%
V0	120	0.93	<b>1.00</b>	7.3%
V1	281	0.93	<b>0.95</b>	2.0%
V2	186	0.93	<b>0.87</b>	-6.1%
V3	94	0.79	<b>0.82</b>	3.7%
V4	150	0.79	<b>0.90</b>	12.9%
V5	123	0.69	<b>0.86</b>	21.1%
V6	26	0.69	<b>0.86</b>	25.0%
X0	91	0.79	<b>0.99</b>	24.4%
X1	244	0.79	<b>0.98</b>	23.2%
X2	257	0.79	<b>0.89</b>	12.6%
X3	228	0.79	<b>0.97</b>	21.8%
X4	102	0.79	<b>0.99</b>	24.2%
X5	8	0.79	<b>0.99</b>	19.2%
X6	0	0.79	<b>0.99</b>	0.0%
Y0	257	0.92	<b>1.00</b>	8.6%
Y1	117	0.92	<b>0.95</b>	3.3%
Y2	136	0.86	<b>0.83</b>	-3.5%
Y3	70	0.69	<b>0.75</b>	8.7%
Y4	29	0.69	<b>0.86</b>	25.0%
Y5	0	0.69	<b>0.86</b>	243.8%
Y6	18	0.69	<b>0.86</b>	25.0%
Z0	321	1.21	<b>1.05</b>	-13.2%
Z1	329	1.21	<b>0.98</b>	-18.8%
Z2	172	1.00	<b>0.89</b>	-11.0%
Z3	151	0.90	<b>0.84</b>	-6.5%
Z4	28	0.90	<b>0.99</b>	10.0%
Z5	28	0.69	<b>0.86</b>	25.0%
Z6	0	0.69	<b>0.86</b>	0.0%
<b>Total</b>	<b>7,033</b>			<b>9.7%</b>

\*Includes additive nature of violation point factors



Arkansas  
State Auto National Insurance Company

## Impacts of Changing Driver Code Factors

Other Than Collision					Collision				
Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*	Driver Code	FY2009 WPOL	Current Factor	Proposed Factor	Average Impact*
A0	1,585	1.34	1.00	-24.7%	A0	3,083	1.36	1.27	-6.2%
A1	0	2.18	1.00	0.0%	A1	0	3.36	2.54	0.0%
A2	0	1.67	1.00	0.0%	A2	0	2.46	2.07	0.0%
A3	356	1.42	1.00	-23.6%	A3	996	1.73	1.50	-8.5%
A4	3,764	1.15	1.00	-12.6%	A4	7,244	1.20	1.20	0.0%
A5	9,580	1.00	1.00	0.0%	A5	17,342	1.00	1.00	0.0%
A6	8,798	0.97	0.95	-2.0%	A6	16,804	0.98	1.00	2.0%
A7	0	0.45	0.50	0.0%	A7	0	1.20	1.00	0.0%
A8	130	0.45	0.50	11.1%	A8	656	1.20	1.08	-10.0%
A9	170	0.45	0.50	11.1%	A9	884	1.20	1.13	-5.8%
B0	2,480	1.38	1.00	-26.5%	B0	6,617	1.93	1.65	-13.1%
B1	-261	1.66	1.00	26.5%	B1	-1,332	5.13	3.52	21.9%
B2	1,236	1.67	1.00	-35.9%	B2	4,604	3.41	3.11	-7.4%
B3	2,412	1.46	1.00	-29.2%	B3	8,540	2.54	1.95	-20.8%
B4	3,748	1.25	1.00	-19.3%	B4	9,227	1.55	1.56	0.6%
B5	2,542	1.09	1.00	-9.0%	B5	6,121	1.38	1.25	-10.1%
B6	2,783	1.00	0.95	-5.2%	B6	6,251	1.25	1.19	-4.9%
B7	39	0.61	0.50	-11.3%	B7	198	1.74	1.38	-13.2%
B8	0	0.61	0.50	0.0%	B8	0	1.74	1.49	0.0%
B9	191	0.61	0.50	-14.9%	B9	899	1.74	1.54	-9.2%
C0	1,242	1.03	1.00	-2.8%	C0	2,704	1.11	1.12	0.8%
C1	57	1.66	1.00	-39.8%	C1	151	2.90	2.14	-26.2%
C2	252	1.27	1.00	-21.3%	C2	744	1.62	1.67	3.1%
C3	294	1.07	1.00	-6.5%	C3	652	1.30	1.20	-7.7%
C4	3,025	1.03	1.00	-2.8%	C4	5,750	1.06	1.06	0.0%
C5	4,118	0.91	1.00	10.2%	C5	8,149	0.96	1.00	4.1%
C6	4,319	0.87	0.95	8.9%	C6	9,447	1.00	1.00	0.0%
C7	202	0.45	0.50	11.1%	C7	663	1.05	0.90	-14.3%
C8	0	0.45	0.50	0.0%	C8	0	1.05	0.98	0.0%
C9	0	0.45	0.50	11.1%	C9	2	1.05	1.02	-2.9%
D0	3,082	1.01	1.00	-1.0%	D0	8,027	1.36	1.44	5.8%
D1	744	1.11	1.00	-9.5%	D1	5,215	3.60	2.89	-18.7%
D2	892	1.07	1.00	-7.0%	D2	3,472	2.07	2.37	14.9%
D3	397	1.02	1.00	-2.6%	D3	1,233	1.60	1.56	-3.2%
D4	3,423	1.00	1.00	0.0%	D4	7,090	1.26	1.33	5.3%
D5	3,608	0.96	1.00	4.2%	D5	8,630	1.16	1.25	7.6%
D6	2,842	0.94	0.95	1.0%	D6	7,245	1.13	1.19	5.0%
D7	204	0.46	0.50	8.7%	D7	892	1.12	0.98	-12.5%
D8	4	0.46	0.50	8.7%	D8	12	1.12	1.02	-8.9%
D9	716	0.46	0.50	6.0%	D9	3,194	1.12	1.06	-3.7%
V0	5,143	0.89	0.90	1.1%	V0	10,053	0.97	1.00	2.8%
V1	6,619	0.89	0.80	-9.8%	V1	13,988	0.97	0.95	-1.9%
V2	2,578	0.85	0.75	-11.3%	V2	4,759	0.86	0.87	1.1%
V3	2,209	0.72	0.65	-9.5%	V3	5,311	0.85	0.77	-8.6%
V4	1,608	0.72	0.60	-15.7%	V4	3,777	0.85	0.77	-8.1%
V5	508	0.64	0.60	-6.1%	V5	1,222	0.92	0.81	-11.4%
V6	492	0.64	0.60	-5.6%	V6	1,335	0.92	0.86	-5.7%
X0	1,822	0.99	0.90	-8.7%	X0	3,613	1.07	1.13	5.2%
X1	2,855	0.99	0.80	-18.8%	X1	5,565	1.07	1.06	-0.9%
X2	2,247	0.91	0.75	-18.4%	X2	4,657	1.00	1.00	0.0%
X3	1,605	0.78	0.65	-16.3%	X3	4,000	1.01	0.94	-6.5%
X4	795	0.78	0.60	-24.1%	X4	2,134	1.03	0.88	-14.2%
X5	394	0.71	0.60	-13.8%	X5	1,742	1.28	1.02	-16.4%
X6	0	0.71	0.60	0.0%	X6	0	1.34	1.06	0.0%
Y0	2,115	0.85	0.90	5.9%	Y0	4,469	0.97	1.00	3.0%
Y1	3,757	0.84	0.80	-4.6%	Y1	8,419	0.97	0.95	-1.9%
Y2	1,563	0.80	0.75	-5.9%	Y2	3,805	0.95	0.83	-10.8%
Y3	1,770	0.69	0.65	-5.7%	Y3	4,390	0.88	0.75	-13.8%
Y4	409	0.68	0.60	-11.1%	Y4	1,173	0.88	0.74	-13.9%
Y5	167	0.52	0.60	13.7%	Y5	762	0.94	0.78	-13.6%
Y6	101	0.53	0.60	13.2%	Y6	284	0.94	0.83	-11.7%
Z0	1,928	0.88	0.90	2.7%	Z0	3,868	1.04	1.13	11.4%
Z1	2,538	0.89	0.80	-9.9%	Z1	5,567	1.04	1.06	1.9%
Z2	2,168	0.79	0.75	-5.1%	Z2	4,929	0.94	1.00	6.4%
Z3	1,829	0.72	0.65	-9.3%	Z3	4,717	0.95	0.94	-1.0%
Z4	1,265	0.72	0.60	-16.7%	Z4	2,775	0.95	0.88	-7.4%
Z5	554	0.57	0.60	5.3%	Z5	1,609	0.97	0.84	-13.4%
Z6	288	0.58	0.60	3.4%	Z6	984	1.07	0.90	-15.9%
<b>Total</b>	<b>118,302</b>			<b>-6.2%</b>	<b>Total</b>	<b>271,314</b>			<b>-2.1%</b>

\*Includes additive nature of violation point factors

**State Auto National Insurance Company**

Class Level Experience

Companywide Data, Experience Period 2004 - 2008, losses evaluated at 03/31/2009, Capped at \$25,000

Earned Premium adjusted for prior Class Factor changes and incorporates proposed Blue Chip levels

**Exhibit XIII**

Page 1 of 3

**SINGLE-TO-MARRIED RATIOS**
**BI/PD Combined**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Single-to-Married Loss Ratio Relativity
Married - Under 21	576,652	2,388	445,968	135	77.3%	5.65	3,303	1.55
Married - 21 to 25	2,694,958	11,770	1,974,713	510	73.3%	4.33	3,872	1.07
Married - 25 to 29	5,522,546	25,044	2,935,042	841	53.1%	3.36	3,490	1.28
Married - 30 to 64	33,414,270	162,295	16,373,954	4,791	49.0%	2.95	3,418	1.17
Married - 65+	1,825,210	9,170	1,101,986	319	60.4%	3.48	3,455	1.06
Single - Under 21	7,278,435	34,032	8,742,297	2,362	120.1%	6.94	3,701	
Single - 21 to 25	12,314,078	52,760	9,695,169	2,769	78.7%	5.25	3,501	
Single - 25 to 29	11,449,745	48,705	7,777,506	2,211	67.9%	4.54	3,518	
Single - 30 to 64	46,367,831	205,389	26,624,096	7,668	57.4%	3.73	3,472	
Single - 65+	2,439,539	11,147	1,565,066	450	64.2%	4.04	3,478	
Total	123,883,265	562,699	77,235,797	22,056	62.3%	3.92	3,502	1.31

**Other Than Collision**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Single-to-Married Loss Ratio Relativity
Married - Under 21	109,534	388	75,148	54	68.6%	13.93	1,392	0.67
Married - 21 to 25	515,919	1,988	326,809	192	63.3%	9.66	1,702	0.74
Married - 25 to 29	1,084,418	4,339	636,660	413	58.7%	9.52	1,542	0.95
Married - 30 to 64	6,713,535	26,399	3,174,640	2,113	47.3%	8.00	1,502	1.12
Married - 65+	484,618	1,897	126,746	90	26.2%	4.74	1,408	1.14
Single - Under 21	1,178,341	4,659	541,575	360	46.0%	7.73	1,504	
Single - 21 to 25	2,240,353	8,225	1,046,459	719	46.7%	8.74	1,455	
Single - 25 to 29	1,813,408	6,816	1,014,230	659	55.9%	9.67	1,539	
Single - 30 to 64	6,114,692	23,191	3,233,785	2,011	52.9%	8.67	1,608	
Single - 65+	474,941	1,788	141,440	82	29.8%	4.59	1,725	
Total	20,729,761	79,689	10,317,494	6,693	49.8%	8.40	1,542	1.04

**Collision**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Single-to-Married Loss Ratio Relativity
Married - Under 21	212,643	350	169,673	48	79.8%	13.72	3,535	1.29
Married - 21 to 25	1,043,721	1,808	648,916	258	62.2%	14.27	2,515	1.31
Married - 25 to 29	2,237,462	4,027	1,250,012	463	55.9%	11.50	2,700	1.38
Married - 30 to 64	13,351,992	25,112	6,023,027	2,416	45.1%	9.62	2,493	1.23
Married - 65+	932,258	1,811	446,819	166	47.9%	9.17	2,692	0.95
Single - Under 21	2,189,812	4,322	2,260,323	670	103.2%	15.50	3,374	
Single - 21 to 25	4,301,776	7,592	3,515,470	1,148	81.7%	15.12	3,062	
Single - 25 to 29	3,498,655	6,302	2,702,576	936	77.2%	14.85	2,887	
Single - 30 to 64	11,804,271	21,505	6,525,134	2,547	55.3%	11.84	2,562	
Single - 65+	906,065	1,670	412,163	169	45.5%	10.12	2,439	
Total	40,478,656	74,499	23,954,113	8,821	59.2%	11.84	2,716	1.41

**State Auto National Insurance Company**

Class Level Experience

Companywide Data, Experience Period 2004 - 2008, losses evaluated at 03/31/2009, Capped at \$25,000

Earned Premium adjusted for prior Class Factor changes and incorporates proposed Blue Chip levels

**Exhibit XIII**

Page 2 of 3

**FEMALE-TO-MALE RATIOS**
**BI/PD Combined**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Female-to-Male Loss Ratio Relativity
Male - Under 21	3,975,275	18,402	4,758,515	1,297	119.7%	7.05	3,669	0.95
Male - 21 to 25	8,051,338	34,740	6,193,666	1,759	76.9%	5.06	3,521	1.02
Male - 25 to 29	9,606,860	41,996	6,219,948	1,721	64.7%	4.10	3,614	0.94
Male - 30 to 64	44,898,529	209,345	23,939,784	6,834	53.3%	3.26	3,503	1.02
Male - 65+	2,276,216	11,206	1,747,814	488	76.8%	4.35	3,582	0.60
Female - Under 21	3,879,813	18,018	4,429,750	1,200	114.2%	6.66	3,691	
Female - 21 to 25	6,957,698	29,791	5,476,216	1,520	78.7%	5.10	3,603	
Female - 25 to 29	7,365,431	31,753	4,492,600	1,331	61.0%	4.19	3,375	
Female - 30 to 64	34,883,572	158,338	19,058,266	5,625	54.6%	3.55	3,388	
Female - 65+	1,988,533	9,110	919,239	281	46.2%	3.08	3,271	
Total	123,883,265	562,699	77,235,797	22,056	62.3%	3.92	3,502	1.00

**Other Than Collision**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Female-to-Male Loss Ratio Relativity
Male - Under 21	538,027	2,237	295,802	168	55.0%	7.51	1,761	0.78
Male - 21 to 25	1,435,249	5,512	800,918	483	55.8%	8.76	1,658	0.78
Male - 25 to 29	1,759,558	6,740	995,011	599	56.5%	8.89	1,661	1.02
Male - 30 to 64	7,523,804	29,358	3,784,916	2,359	50.3%	8.04	1,604	0.98
Male - 65+	517,843	1,995	177,976	101	34.4%	5.06	1,762	0.59
Female - Under 21	749,849	2,809	320,922	246	42.8%	8.76	1,305	
Female - 21 to 25	1,321,024	4,701	572,350	428	43.3%	9.10	1,337	
Female - 25 to 29	1,138,268	4,415	655,879	473	57.6%	10.71	1,387	
Female - 30 to 64	5,304,423	20,231	2,623,510	1,765	49.5%	8.72	1,486	
Female - 65+	441,716	1,690	90,211	71	20.4%	4.20	1,271	
Total	20,729,761	79,689	10,317,494	6,693	49.8%	8.40	1,542	0.93

**Collision**

	Base EPOL	Earned Car Years	Incurred Loss	Incurred Count	Loss Ratio	Frequency Per 100	Severity	Female-to-Male Loss Ratio Relativity
Male - Under 21	1,000,763	1,986	1,254,605	304	125.4%	15.30	4,127	0.67
Male - 21 to 25	2,800,861	4,996	2,380,349	702	85.0%	14.05	3,391	0.82
Male - 25 to 29	3,453,950	6,210	2,615,620	848	75.7%	13.65	3,084	0.77
Male - 30 to 64	14,771,819	27,157	7,195,268	2,743	48.7%	10.10	2,623	1.06
Male - 65+	994,559	1,890	535,050	198	53.8%	10.48	2,702	0.71
Female - Under 21	1,401,692	2,685	1,175,392	414	83.9%	15.42	2,839	
Female - 21 to 25	2,544,636	4,404	1,784,037	704	70.1%	15.98	2,534	
Female - 25 to 29	2,282,167	4,118	1,336,968	551	58.6%	13.38	2,426	
Female - 30 to 64	10,384,444	19,461	5,352,893	2,220	51.5%	11.41	2,411	
Female - 65+	843,764	1,591	323,931	137	38.4%	8.61	2,364	
Total	40,478,656	74,499	23,954,113	8,821	59.2%	11.84	2,716	0.94

**State Auto National Insurance Company****Exhibit XIII**

Class Level Experience

Page 3 of 3

Companywide Data, Experience Period 2004 - 2008, losses evaluated at 03/31/2009, Capped at \$25,000

Earned Premium adjusted for prior Class Factor changes and incorporates proposed Blue Chip levels

**AGE GROUP RATIOS****BI/PD Combined**

Age Group	Base EPOL	Incurred Loss	Incurred Count	Loss Ratio	Loss Ratio Relativity
16-18	2,624,442	3,789,768	959	144.4%	2.41
19-20	5,230,646	5,398,498	1,538	103.2%	1.72
21-22	6,972,227	5,810,029	1,660	83.3%	1.39
23-24	8,036,809	5,859,853	1,619	72.9%	1.22
25-29	16,972,290	10,712,548	3,052	63.1%	1.05
30-34	14,695,651	8,814,698	2,448	60.0%	1.00
35-39	15,204,353	8,675,179	2,518	57.1%	0.95
40-44	15,519,083	8,744,046	2,509	56.3%	0.94
45-49	13,762,970	6,875,374	2,051	50.0%	0.83
50-54	10,267,210	4,897,151	1,469	47.7%	0.80
55-59	6,460,469	2,842,614	857	44.0%	0.73
60-64	3,872,365	2,148,987	607	55.5%	0.93
65-69	1,783,575	1,051,951	307	59.0%	0.98
70-74	1,153,909	574,242	168	49.8%	0.83
75+	1,327,265	1,040,860	294	78.4%	1.31
Total	123,883,265	77,235,797	22,056	62.3%	

**Other Than Collision**

Age Group	Base EPOL	Incurred Loss	Incurred Count	Loss Ratio	Loss Ratio Relativity
16-18	421,336	159,851	127	37.9%	0.64
19-20	866,540	456,872	287	52.7%	0.88
21-22	1,231,138	636,692	425	51.7%	0.87
23-24	1,525,134	736,576	486	48.3%	0.81
25-29	2,897,826	1,650,890	1,072	57.0%	0.96
30-34	2,434,066	1,450,554	874	59.6%	1.00
35-39	2,426,806	1,348,087	875	55.5%	0.93
40-44	2,412,124	1,291,765	838	53.6%	0.90
45-49	2,152,246	1,036,567	669	48.2%	0.81
50-54	1,548,993	731,524	459	47.2%	0.79
55-59	1,152,254	369,651	249	32.1%	0.54
60-64	701,739	180,278	160	25.7%	0.43
65-69	367,907	124,087	89	33.7%	0.57
70-74	244,959	80,639	42	32.9%	0.55
75+	346,693	63,461	41	18.3%	0.31
Total	20,729,761	10,317,494	6,693	49.8%	

**Collision**

Age Group	Base EPOL	Incurred Loss	Incurred Count	Loss Ratio	Loss Ratio Relativity
16-18	807,975	856,790	261	106.0%	1.87
19-20	1,594,480	1,573,207	457	98.7%	1.74
21-22	2,373,858	2,005,880	676	84.5%	1.49
23-24	2,971,639	2,158,507	730	72.6%	1.28
25-29	5,736,117	3,952,587	1,399	68.9%	1.21
30-34	4,889,471	2,779,160	1,017	56.8%	1.00
35-39	4,789,565	2,557,157	1,020	53.4%	0.94
40-44	4,677,223	2,451,105	981	52.4%	0.92
45-49	4,142,963	1,870,499	794	45.1%	0.79
50-54	3,039,797	1,421,172	554	46.8%	0.82
55-59	2,263,356	929,324	399	41.1%	0.72
60-64	1,353,887	539,745	198	39.9%	0.70
65-69	711,169	326,874	134	46.0%	0.81
70-74	493,792	178,234	84	36.1%	0.64
75+	633,363	353,873	117	55.9%	0.98
Total	40,478,656	23,954,113	8,821	59.2%	

State Auto National Insurance Company - Arkansas  
Impact of Revising Blue Chip Discounts  
Based on Most Recent Analysis

BI, PD, and PIP Premium

Age Group	Credit Score	Current Blue Chip Level	Proposed Blue Chip Level	FY 2009 WPOL	Current Factor	Proposed Factor	Impact
Under 21	50-499	11	11	0	1.00	1.00	0.0%
Under 21	500-574	10	10	-1,186	0.85	0.85	0.0%
Under 21	575-599	9	9	2,668	0.73	0.85	16.4%
Under 21	600-624	8	8	1,102	0.71	0.83	16.9%
Under 21	625-649	7	7	923	0.69	0.81	17.4%
Under 21	650-674	6	6	-1,216	0.69	0.79	14.5%
Under 21	675-699	5	5	4,122	0.67	0.77	14.9%
Under 21	700-724	4	4	2,281	0.65	0.75	15.4%
Under 21	725-749	3	3	5,165	0.63	0.73	15.9%
Under 21	750-774	2	2	7,824	0.61	0.71	16.4%
Under 21	775-997	1	1	10,691	0.60	0.70	16.7%
Under 21	998,999	9	12	21,614	0.73	1.00	37.0%
21-24	50-499	11	11	209	1.00	1.00	0.0%
21-24	500-574	10	10	3,050	0.85	0.85	0.0%
21-24	575-599	9	9	-485	0.73	0.85	16.4%
21-24	600-624	8	8	4,506	0.71	0.83	16.9%
21-24	625-649	7	7	6,235	0.69	0.81	17.4%
21-24	650-674	6	6	6,884	0.69	0.79	14.5%
21-24	675-699	5	5	11,945	0.67	0.77	14.9%
21-24	700-724	4	4	7,109	0.65	0.75	15.4%
21-24	725-749	3	3	14,909	0.63	0.73	15.9%
21-24	750-774	2	2	11,081	0.61	0.71	16.4%
21-24	775-997	1	1	16,282	0.60	0.70	16.7%
21-24	998,999	9	12	19,452	0.73	0.85	16.4%
25-49	50-499	11	11	3,540	1.00	1.00	0.0%
25-49	500-574	10	10	23,445	0.85	0.85	0.0%
25-49	575-599	9	9	16,594	0.73	0.85	16.4%
25-49	600-624	8	8	30,659	0.71	0.83	16.9%
25-49	625-649	7	7	41,331	0.69	0.81	17.4%
25-49	650-674	6	6	60,442	0.69	0.79	14.5%
25-49	675-699	5	5	53,101	0.67	0.77	14.9%
25-49	700-724	4	4	56,979	0.65	0.75	15.4%
25-49	725-749	3	3	65,233	0.63	0.73	15.9%
25-49	750-774	2	2	63,265	0.61	0.71	16.4%
25-49	775-997	1	1	116,650	0.60	0.70	16.7%
25-49	998,999	9	12	136,037	0.73	0.79	8.2%
50+	50-499	11	11	0	1.00	1.00	0.0%
50+	500-574	10	10	12,128	0.85	0.85	0.0%
50+	575-599	9	9	6,274	0.73	0.85	16.4%
50+	600-624	8	8	10,252	0.71	0.84	18.3%
50+	625-649	7	7	18,854	0.69	0.82	18.8%
50+	650-674	6	6	14,245	0.69	0.80	15.9%
50+	675-699	5	5	16,639	0.67	0.79	17.9%
50+	700-724	4	4	20,977	0.65	0.78	20.0%
50+	725-749	3	3	18,228	0.63	0.77	22.2%
50+	750-774	2	2	22,492	0.61	0.76	24.6%
50+	775-997	1	1	68,837	0.60	0.75	25.0%
50+	998,999	9	12	45,421	0.73	0.75	2.7%
<b>Total</b>				1,076,790			15.3%

Note: Blue Chip Level 7 includes non-scored premium.

State Auto National Insurance Company - Arkansas  
Impact of Revising Blue Chip Discounts  
Based on Most Recent Analysis

OTC and COLL Premium

Age Group	Credit Score	Current Blue Chip Level	Proposed Blue Chip Level	FY 2009 WPOL	Current Factor	Proposed Factor	Impact
Under 21	50-499	11	11	0	1.00	1.00	0.0%
Under 21	500-574	10	10	1,059	0.85	0.85	0.0%
Under 21	575-599	9	9	2,953	0.73	0.85	16.4%
Under 21	600-624	8	8	216	0.71	0.83	16.9%
Under 21	625-649	7	7	1,498	0.69	0.81	17.4%
Under 21	650-674	6	6	-331	0.69	0.79	14.5%
Under 21	675-699	5	5	139	0.69	0.77	11.6%
Under 21	700-724	4	4	-60	0.69	0.75	8.7%
Under 21	725-749	3	3	3,283	0.69	0.73	5.8%
Under 21	750-774	2	2	1,761	0.69	0.71	2.9%
Under 21	775-997	1	1	2,991	0.69	0.70	1.4%
Under 21	998,999	9	12	2,266	0.73	1.00	37.0%
21-24	50-499	11	11	0	1.00	1.00	0.0%
21-24	500-574	10	10	2,057	0.85	0.85	0.0%
21-24	575-599	9	9	0	0.73	0.85	16.4%
21-24	600-624	8	8	2,232	0.71	0.83	16.9%
21-24	625-649	7	7	5,346	0.69	0.81	17.4%
21-24	650-674	6	6	4,083	0.69	0.79	14.5%
21-24	675-699	5	5	682	0.69	0.77	11.6%
21-24	700-724	4	4	1,998	0.69	0.75	8.7%
21-24	725-749	3	3	6,874	0.69	0.73	5.8%
21-24	750-774	2	2	4,406	0.69	0.71	2.9%
21-24	775-997	1	1	9,237	0.69	0.70	1.4%
21-24	998,999	9	12	6,782	0.73	0.85	16.4%
25-49	50-499	11	11	2,911	1.00	1.00	0.0%
25-49	500-574	10	10	7,085	0.85	0.85	0.0%
25-49	575-599	9	9	8,946	0.73	0.85	16.4%
25-49	600-624	8	8	16,457	0.71	0.83	16.9%
25-49	625-649	7	7	22,198	0.69	0.81	17.4%
25-49	650-674	6	6	22,151	0.69	0.79	14.5%
25-49	675-699	5	5	24,986	0.69	0.77	11.6%
25-49	700-724	4	4	24,418	0.69	0.75	8.7%
25-49	725-749	3	3	18,594	0.69	0.73	5.8%
25-49	750-774	2	2	20,712	0.69	0.71	2.9%
25-49	775-997	1	1	37,159	0.69	0.70	1.4%
25-49	998,999	9	12	38,557	0.73	0.79	8.2%
50+	50-499	11	11	0	1.00	1.00	0.0%
50+	500-574	10	10	6,139	0.85	0.85	0.0%
50+	575-599	9	9	4,751	0.73	0.85	16.4%
50+	600-624	8	8	6,437	0.71	0.84	18.3%
50+	625-649	7	7	8,978	0.69	0.82	18.8%
50+	650-674	6	6	4,966	0.69	0.80	15.9%
50+	675-699	5	5	6,541	0.69	0.79	14.5%
50+	700-724	4	4	8,143	0.69	0.78	13.0%
50+	725-749	3	3	7,385	0.69	0.77	11.6%
50+	750-774	2	2	7,531	0.69	0.76	10.1%
50+	775-997	1	1	16,218	0.69	0.75	8.7%
50+	998,999	9	12	9,880	0.73	0.75	2.7%
<b>Total</b>				390,616			9.5%

Note: Blue Chip Level 7 includes non-scored premium.

**State Auto National Insurance Company**  
Companywide Loss Ratios by Blue Chip Level  
Experience Period - Accident Years 2004-2008,  
losses evaluated at 03/31/2009, capped at \$25,000  
Earned Premium adjusted for prior Blue Chip and Class Factor changes  
and incorporates proposed class factors

**Exhibit XV**  
(Page 1 of 2)

*Liability*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	22,305,209	13,461,087	60.3%	18.1%
Level 2	10,359,606	6,818,644	65.8%	28.8%
Level 3	10,089,409	6,182,551	61.3%	19.9%
Level 4	12,023,906	7,179,270	59.7%	16.9%
Level 5	12,864,602	7,329,518	57.0%	11.5%
Level 6	13,885,316	8,492,231	61.2%	19.7%
Level 7	8,350,589	4,894,198	58.6%	14.7%
Level 8	7,029,668	4,129,268	58.7%	15.0%
Level 9	5,623,778	3,473,391	61.8%	20.9%
Levels 10 & 11	7,831,479	4,000,824	51.1%	0.0%
998/999	18,565,273	11,274,814	60.7%	18.9%
<b>Total</b>	128,928,835	77,235,797	59.9%	

*Physical Damage*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	10,972,134	5,640,420	51.4%	6.3%
Level 2	4,993,941	2,426,633	48.6%	0.5%
Level 3	4,682,515	2,644,332	56.5%	16.8%
Level 4	5,720,464	3,077,232	53.8%	11.2%
Level 5	6,539,801	3,292,431	50.3%	4.1%
Level 6	7,604,128	4,395,459	57.8%	19.5%
Level 7	4,458,069	2,691,561	60.4%	24.9%
Level 8	3,913,915	2,441,575	62.4%	29.0%
Level 9	3,523,460	2,267,873	64.4%	33.1%
Levels 10 & 11	5,504,366	2,661,745	48.4%	0.0%
998/999	4,231,946	2,732,346	64.6%	33.5%
<b>Total</b>	62,144,740	34,271,607	55.1%	

Notes:

1) EPOL is adjusted to current statewide Blue Chip Discount levels

State Auto National Insurance Company  
Companywide Loss Ratios by Blue Chip Level  
Experience Period - Accident Years 2004-2008,  
losses evaluated at 03/31/2009, capped at \$25,000  
Earned Premium adjusted for prior Blue Chip and Class Factor changes  
and incorporates proposed class factors

**Exhibit XV**  
(Page 2 of 2)

*Liability*  
*Ages 49 and under*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	17,478,610	10,289,768	58.9%	13.3%
Level 2	8,712,331	5,739,018	65.9%	26.7%
Level 3	8,532,398	5,071,974	59.4%	14.4%
Level 4	10,262,397	5,852,881	57.0%	9.7%
Level 5	11,048,402	6,147,855	55.6%	7.1%
Level 6	12,008,946	7,431,957	61.9%	19.1%
Level 7	7,209,506	4,140,929	57.4%	10.5%
Level 8	6,045,675	3,577,599	59.2%	13.9%
Level 9	4,829,467	3,068,034	63.5%	22.2%
Levels 10 & 11	6,626,460	3,444,211	52.0%	0.0%
998/999	16,266,430	9,915,766	61.0%	17.3%
Total	109,020,623	64,679,991	59.3%	

*Physical Damage*  
*Ages 49 and under*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	8,835,523	4,434,855	50.2%	1.6%
Level 2	4,238,119	2,060,732	48.6%	-1.6%
Level 3	3,981,396	2,252,595	56.6%	14.5%
Level 4	4,923,567	2,634,731	53.5%	8.3%
Level 5	5,600,890	2,742,856	49.0%	-0.9%
Level 6	6,561,830	3,776,072	57.5%	16.5%
Level 7	3,813,613	2,322,260	60.9%	23.2%
Level 8	3,355,978	2,095,259	62.4%	26.3%
Level 9	2,980,376	1,899,906	63.7%	29.0%
Levels 10 & 11	4,622,733	2,284,293	49.4%	0.0%
998/999	3,781,254	2,469,187	65.3%	32.1%
Total	52,695,279	28,972,746	55.0%	

*Liability*  
*Ages 50 and over*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	4,826,599	3,171,319	65.7%	42.2%
Level 2	1,647,275	1,079,625	65.5%	41.9%
Level 3	1,557,011	1,110,577	71.3%	54.4%
Level 4	1,761,509	1,326,390	75.3%	63.0%
Level 5	1,816,200	1,181,663	65.1%	40.9%
Level 6	1,876,369	1,060,274	56.5%	22.3%
Level 7	1,141,083	753,269	66.0%	42.9%
Level 8	983,993	551,669	56.1%	21.4%
Level 9	794,311	405,357	51.0%	10.5%
Levels 10 & 11	1,205,019	556,613	46.2%	0.0%
998/999	2,298,843	1,359,049	59.1%	28.0%
Total	19,908,212	12,555,805	63.1%	

*Physical Damage*  
*Ages 50 and over*

Blue Chip Level	EPOL	Incurred Losses	Loss Ratio	Indicated Change
Level 1	2,136,611	1,205,566	56.4%	31.8%
Level 2	755,822	365,901	48.4%	13.1%
Level 3	701,120	391,737	55.9%	30.5%
Level 4	796,898	442,501	55.5%	29.7%
Level 5	938,910	549,575	58.5%	36.7%
Level 6	1,042,298	619,386	59.4%	38.8%
Level 7	644,456	369,301	57.3%	33.8%
Level 8	557,937	346,316	62.1%	45.0%
Level 9	543,084	367,968	67.8%	58.3%
Levels 10 & 11	881,634	377,452	42.8%	0.0%
998/999	450,692	263,159	58.4%	36.4%
Total	9,449,461	5,298,862	56.1%	

**Notes:**

1) EPOL is adjusted to current statewide Blue Chip Discount levels



State Auto National Insurance Company  
**Companywide Loss Ratios for 998 and 999**  
Experience Period - Accident Years 2004-2008,  
losses evaluated at 03/31/2009, capped at \$25,000  
Earned Premium adjusted for prior Blue Chip and Class Factor changes  
and incorporates proposed class factors

**Exhibit XV**  
(Page 3 of 3)

*Liability*

*Scores 998 and 999 by Age*

Age Group	EPOL	Incurred Losses	Loss Ratio	Indicated Differential
Under 21	5,647,544	3,523,491	62.4%	2.7%
21 to 24	3,312,856	2,040,243	61.6%	1.4%
25 - 49	7,306,030	4,352,032	59.6%	-1.9%
50 and over	2,298,843	1,359,049	59.1%	-2.7%
<b>Total</b>	18,565,273	11,274,814	60.7%	
	16,266,430	9,915,766		

*Physical Damage*

*Scores 998 and 999 by Age*

Age Group	EPOL	Incurred Losses	Loss Ratio	Indicated Differential
Under 21	950,759	602,423	63.4%	-1.9%
21 to 24	981,012	567,192	57.8%	-10.5%
25 - 49	1,849,483	1,299,572	70.3%	8.8%
50 and over	450,692	263,159	58.4%	-9.6%
<b>Total</b>	4,231,946	2,732,346	64.6%	
	3,781,254	2,469,187		

*All Coverages Combined*

*Scores 998 and 999 by Age*

Age Group	EPOL	Incurred Losses	Loss Ratio	Indicated Differential
Under 21	6,598,303	4,125,913	62.5%	1.8%
21 to 24	4,293,868	2,607,434	60.7%	-1.2%
25 - 49	9,155,513	5,651,605	61.7%	0.5%
50 and over	2,749,536	1,622,208	59.0%	-4.0%
<b>Total</b>	22,797,220	14,007,161	61.4%	

**Notes:**

1) EPOL is adjusted to current statewide Blue Chip Discount levels

State Auto National Insurance Company  
Arkansas  
Territorial Impacts - Bodily Injury

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	5,737	1.33	1.33	0.0%	-9.9%
3	5,482	1	0.65	-35.0%	-41.4%
5	838	1.06	1.06	0.0%	-9.9%
6	14,469	1.16	1.16	0.0%	-9.9%
7	2,906	1.11	1.11	0.0%	-9.9%
8	36,252	1.11	1.11	0.0%	-9.9%
9	576	1.1	1.10	0.0%	-9.9%
10	15,784	1.07	0.80	-25.2%	-32.6%
11	49,766	1	1.00	0.0%	-9.9%
12	9,329	1	1.00	0.0%	-9.9%
13	31,741	1	1.00	0.0%	-9.9%
15	8,752	1.03	1.03	0.0%	-9.9%
50	6,279	1.1	1.10	0.0%	-9.9%
51	37,157	1.07	1.07	0.0%	-9.9%
52	1,537	1.01	1.01	0.0%	-9.9%
53	5,308	0.93	0.93	0.0%	-9.9%
54	22,655	1.07	1.07	0.0%	-9.9%
55	3,326	0.93	0.93	0.0%	-9.9%
56	2,123	0.93	0.93	0.0%	-9.9%
57	6,521	0.93	0.93	0.0%	-9.9%
58	10,094	1.13	1.13	0.0%	-9.9%
59	19,021	1.08	1.08	0.0%	-9.9%
60	40,014	0.97	0.97	0.0%	-9.9%
61	82,895	0.93	0.93	0.0%	-9.9%
62	41,360	0.91	0.91	0.0%	-9.9%
63	37,580	0.92	0.92	0.0%	-9.9%
64	12,935	1	1.00	0.0%	-9.9%
65	2,812	0.98	0.98	0.0%	-9.9%
66	9,643	1.08	1.08	0.0%	-9.9%
67	13,567	1.05	1.05	0.0%	-9.9%
69	2,358	1	1.00	0.0%	-9.9%
70	5,686	0.95	0.95	0.0%	-9.9%
71	754	1.05	0.84	-20.0%	-27.9%
72	15,590	0.97	0.97	0.0%	-9.9%
90	1,473	1.19	1.19	0.0%	-9.9%
91	778	2.07	2.07	0.0%	-9.9%
93	0	1.01	1.01	0.0%	-9.9%
96	147	1.46	1.46	0.0%	-9.9%
98	288	2.59	2.59	0.0%	-9.9%
	563,532			-1.1%	-10.9%

State Auto National Insurance Company  
Arkansas  
Territorial Impacts - Property Damage

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	4,822	1.27	1.27	0.0%	-9.9%
3	6,079	1.25	0.81	-35.2%	-41.6%
5	714	1.07	1.07	0.0%	-9.9%
6	12,790	1.17	1.17	0.0%	-9.9%
7	2,673	1.17	1.17	0.0%	-9.9%
8	32,011	1.11	1.11	0.0%	-9.9%
9	567	1.1	1.10	0.0%	-9.9%
10	13,835	1.07	0.80	-25.2%	-32.6%
11	44,931	1	1.00	0.0%	-9.9%
12	8,504	1	1.00	0.0%	-9.9%
13	28,828	1	1.00	0.0%	-9.9%
15	7,881	1.03	1.03	0.0%	-9.9%
50	5,396	0.9	0.90	0.0%	-9.9%
51	30,158	0.96	0.96	0.0%	-9.9%
52	1,396	1.01	1.01	0.0%	-9.9%
53	4,444	0.94	0.94	0.0%	-9.9%
54	18,158	0.96	0.96	0.0%	-9.9%
55	2,999	0.94	0.94	0.0%	-9.9%
56	2,141	1.09	1.09	0.0%	-9.9%
57	5,987	0.94	0.94	0.0%	-9.9%
58	7,507	0.94	0.94	0.0%	-9.9%
59	17,230	1.08	1.08	0.0%	-9.9%
60	33,262	0.89	0.89	0.0%	-9.9%
61	68,214	0.85	0.85	0.0%	-9.9%
62	35,139	0.85	0.85	0.0%	-9.9%
63	35,460	0.96	0.96	0.0%	-9.9%
64	13,122	1.12	1.12	0.0%	-9.9%
65	2,319	0.91	0.91	0.0%	-9.9%
66	7,147	0.91	0.91	0.0%	-9.9%
67	12,284	1.05	1.05	0.0%	-9.9%
69	2,338	1.12	1.12	0.0%	-9.9%
70	5,128	0.95	0.95	0.0%	-9.9%
71	678	1.05	0.84	-20.0%	-27.9%
72	12,796	0.89	0.89	0.0%	-9.9%
90	1,351	1.19	1.19	0.0%	-9.9%
91	692	2.07	2.07	0.0%	-9.9%
93	0	1.01	1.01	0.0%	-9.9%
96	135	1.46	1.46	0.0%	-9.9%
98	254	2.59	2.59	0.0%	-9.9%
	489,370			-1.2%	-11.0%

State Auto National Insurance Company

Arkansas

Territorial Impacts - Personal Injury Protection - Medical & Hospital Expenses

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	303	1.20	1.20	0.0%	-9.9%
3	550	1.02	0.66	-35.3%	-41.7%
5	0	1.05	1.05	0.0%	-9.9%
6	485	1.10	1.10	0.0%	-9.9%
7	353	1.10	1.10	0.0%	-9.9%
8	1,150	1.10	1.10	0.0%	-9.9%
9	0	1.10	1.10	0.0%	-9.9%
10	592	1.00	0.75	-25.0%	-32.4%
11	922	1.00	1.00	0.0%	-9.9%
12	0	1.00	1.00	0.0%	-9.9%
13	533	1.00	1.00	0.0%	-9.9%
15	513	1.07	1.07	0.0%	-9.9%
50	66	1.00	1.00	0.0%	-9.9%
51	1,574	1.00	1.00	0.0%	-9.9%
52	2	0.95	0.95	0.0%	-9.9%
53	0	1.00	1.00	0.0%	-9.9%
54	1,341	1.00	1.00	0.0%	-9.9%
55	332	1.00	1.00	0.0%	-9.9%
56	233	1.00	1.00	0.0%	-9.9%
57	-26	1.07	1.07	0.0%	-9.9%
58	785	1.07	1.07	0.0%	-9.9%
59	889	1.07	1.07	0.0%	-9.9%
60	527	1.07	1.07	0.0%	-9.9%
61	2,079	1.09	1.09	0.0%	-9.9%
62	687	1.10	1.10	0.0%	-9.9%
63	430	1.07	1.07	0.0%	-9.9%
64	382	1.00	1.00	0.0%	-9.9%
65	155	1.00	1.00	0.0%	-9.9%
66	232	1.00	1.00	0.0%	-9.9%
67	263	1.00	1.00	0.0%	-9.9%
69	440	1.00	1.00	0.0%	-9.9%
70	196	1.00	1.00	0.0%	-9.9%
71	0	1.00	0.80	-20.0%	-27.9%
72	855	1.07	1.07	0.0%	-9.9%
90	0	1.15	1.15	0.0%	-9.9%
91	0	1.65	1.65	0.0%	-9.9%
93	0	1.00	1.00	0.0%	-9.9%
96	15	1.24	1.24	0.0%	-9.9%
98	0	2.06	2.06	0.0%	-9.9%
	16,855			-2.0%	-11.7%

State Auto National Insurance Company  
Arkansas  
Territorial Impacts - Other Than Collision

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	766	0.91	0.91	0.0%	14.1%
3	1,694	0.93	0.60	-35.5%	-26.4%
5	709	1.1	1.10	0.0%	14.1%
6	2,603	0.95	0.95	0.0%	14.1%
7	967	0.95	0.95	0.0%	14.1%
8	10,048	0.95	0.95	0.0%	14.1%
9	0	0.89	0.89	0.0%	14.1%
10	2,441	0.81	0.61	-24.7%	-14.1%
11	6,935	1	1.00	0.0%	14.1%
12	2,219	1	1.00	0.0%	14.1%
13	4,685	0.85	0.85	0.0%	14.1%
15	2,218	0.97	0.97	0.0%	14.1%
50	1,297	1.1	1.10	0.0%	14.1%
51	6,313	1.1	1.10	0.0%	14.1%
52	8	1.11	1.11	0.0%	14.1%
53	1,652	1.1	1.10	0.0%	14.1%
54	4,987	1.1	1.10	0.0%	14.1%
55	778	1.1	1.10	0.0%	14.1%
56	552	1.1	1.10	0.0%	14.1%
57	1,681	1.07	1.07	0.0%	14.1%
58	4,551	1.07	1.07	0.0%	14.1%
59	3,370	1.07	1.07	0.0%	14.1%
60	7,738	1.02	1.02	0.0%	14.1%
61	27,827	0.97	0.97	0.0%	14.1%
62	5,011	1	1.00	0.0%	14.1%
63	4,981	1	1.00	0.0%	14.1%
64	2,393	1.15	1.15	0.0%	14.1%
65	367	0.98	0.98	0.0%	14.1%
66	1,757	1.1	1.10	0.0%	14.1%
67	2,042	1.1	1.10	0.0%	14.1%
69	994	1.15	1.15	0.0%	14.1%
70	1,438	0.95	0.95	0.0%	14.1%
71	190	1.1	0.88	-20.0%	-8.7%
72	3,166	1.02	1.02	0.0%	14.1%
90	-48	0.76	0.76	0.0%	14.1%
91	111	1	1.00	0.0%	14.1%
93	0	1.07	1.07	0.0%	14.1%
96	0	1.05	1.05	0.0%	14.1%
98	128	1.44	1.44	0.0%	14.1%
	118,567			-1.0%	12.9%

State Auto National Insurance Company  
Arkansas  
Territorial Impacts - Collision

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	1,963	1.05	1.05	0.0%	-5.5%
3	3,749	0.83	0.54	-34.9%	-38.5%
5	1,728	1.05	1.05	0.0%	-5.5%
6	8,169	1	1.00	0.0%	-5.5%
7	2,736	0.95	0.95	0.0%	-5.5%
8	23,496	0.95	0.95	0.0%	-5.5%
9	0	0.95	0.95	0.0%	-5.5%
10	7,953	0.93	0.70	-24.7%	-28.9%
11	15,337	1	1.00	0.0%	-5.5%
12	4,961	1	1.00	0.0%	-5.5%
13	12,648	0.93	0.93	0.0%	-5.5%
15	5,575	1.04	1.04	0.0%	-5.5%
50	3,429	1	1.00	0.0%	-5.5%
51	11,806	0.92	0.92	0.0%	-5.5%
52	13	1	1.00	0.0%	-5.5%
53	4,629	1.05	1.05	0.0%	-5.5%
54	10,068	1.05	1.05	0.0%	-5.5%
55	1,977	0.95	0.95	0.0%	-5.5%
56	1,852	0.95	0.95	0.0%	-5.5%
57	3,835	1.02	1.02	0.0%	-5.5%
58	9,555	0.95	0.95	0.0%	-5.5%
59	7,897	1.14	1.14	0.0%	-5.5%
60	16,274	0.97	0.97	0.0%	-5.5%
61	58,766	0.87	0.87	0.0%	-5.5%
62	11,073	0.91	0.91	0.0%	-5.5%
63	11,288	1	1.00	0.0%	-5.5%
64	6,613	1.15	1.15	0.0%	-5.5%
65	1,125	1.05	1.05	0.0%	-5.5%
66	4,808	1.05	1.05	0.0%	-5.5%
67	4,495	1.08	1.08	0.0%	-5.5%
69	2,580	1.15	1.15	0.0%	-5.5%
70	3,202	0.95	0.95	0.0%	-5.5%
71	518	1.08	0.86	-20.4%	-24.8%
72	7,414	0.97	0.97	0.0%	-5.5%
90	-112	0.87	0.87	0.0%	-5.5%
91	347	1.08	1.08	0.0%	-5.5%
93	0	0.97	0.97	0.0%	-5.5%
96	0	0.95	0.95	0.0%	-5.5%
98	283	1.44	1.44	0.0%	-5.5%
	272,049			-1.2%	-6.7%

State Auto National Insurance Company  
Arkansas  
Territorial Impacts - PIP Other

Territory	FY 2009 WPOL	Current Factor	Proposed Factor	Percent Change	Impact w/ Base Rate
1	303	1.20	1.20	0.0%	-12.1%
3	550	1.02	0.66	-35.3%	-43.1%
5	0	1.05	1.05	0.0%	-12.1%
6	485	1.10	1.10	0.0%	-12.1%
7	353	1.10	1.10	0.0%	-12.1%
8	1,150	1.10	1.10	0.0%	-12.1%
9	0	1.10	1.10	0.0%	-12.1%
10	592	1.00	0.75	-25.0%	-34.1%
11	922	1.00	1.00	0.0%	-12.1%
12	0	1.00	1.00	0.0%	-12.1%
13	533	1.00	1.00	0.0%	-12.1%
15	513	1.07	1.07	0.0%	-12.1%
50	66	1.00	1.00	0.0%	-12.1%
51	1,574	1.00	1.00	0.0%	-12.1%
52	2	0.95	0.95	0.0%	-12.1%
53	0	1.00	1.00	0.0%	-12.1%
54	1,341	1.00	1.00	0.0%	-12.1%
55	332	1.00	1.00	0.0%	-12.1%
56	233	1.00	1.00	0.0%	-12.1%
57	-26	1.07	1.07	0.0%	-12.1%
58	785	1.07	1.07	0.0%	-12.1%
59	889	1.07	1.07	0.0%	-12.1%
60	527	1.07	1.07	0.0%	-12.1%
61	2,079	1.09	1.09	0.0%	-12.1%
62	687	1.10	1.10	0.0%	-12.1%
63	430	1.07	1.07	0.0%	-12.1%
64	382	1.00	1.00	0.0%	-12.1%
65	155	1.00	1.00	0.0%	-12.1%
66	232	1.00	1.00	0.0%	-12.1%
67	263	1.00	1.00	0.0%	-12.1%
69	440	1.00	1.00	0.0%	-12.1%
70	196	1.00	1.00	0.0%	-12.1%
71	0	1.00	0.80	-20.0%	-29.7%
72	855	1.07	1.07	0.0%	-12.1%
90	0	1.15	1.15	0.0%	-12.1%
91	0	1.65	1.65	0.0%	-12.1%
93	0	1.00	1.00	0.0%	-12.1%
96	15	1.24	1.24	0.0%	-12.1%
98	0	2.06	2.06	0.0%	-12.1%
	16,855			-2.0%	-13.9%

**State Auto National Insurance Company****Exhibit XVII**

Not-At-Fault claims experience

New business written in 2007, experience period 2007 - 2008, losses evaluated at 03/31/2009

**Bodily Injury**

	Earned Premium	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Relativity	Frequency Per 100	Relative Frequency	Severity
No NAF <sup>1</sup>	6,821,753	26,170	2,387,036	330	35.0%	1.000	1.261	1.000	7,233
With NAF	1,025,983	4,101	412,224	59	40.2%	1.148	1.439	1.141	6,987
	7,847,736	30,271	2,799,260	389	35.7%		1.285		7,196

**Property Damage**

	Earned Premium	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Relativity	Frequency Per 100	Relative Frequency	Severity
No NAF	6,079,511	26,130	4,143,606	1,640	68.2%	1.000	6.276	1.000	2,527
With NAF	920,634	4,098	663,508	272	72.1%	1.057	6.637	1.058	2,439
	7,000,145	30,228	4,807,114	1,912	68.7%		6.325		2,514

**BI/PD Combined**

	Earned Premium	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Relativity	Frequency Per 100	Relative Frequency	Severity
No NAF	12,901,264	52,300	6,530,642	1,970	50.6%	1.000	3.767	1.000	3,315
With NAF	1,946,617	8,199	1,075,732	331	55.3%	1.092	4.037	1.072	3,250
	14,847,881	60,499	7,606,374	2,301	51.2%		3.803		3,306

**Other Than Collision**

	Earned Premium	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Relativity	Frequency Per 100	Relative Frequency	Severity
No NAF	1,611,264	7,132	1,133,336	639	70.3%	1.000	8.960	1.000	1,774
With NAF	437,211	1,939	445,269	237	101.8%	1.448	12.223	1.364	1,879
	2,048,475	9,071	1,578,605	876	77.1%		9.657		1,802

**Collision**

	Earned Premium	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Relativity	Frequency Per 100	Relative Frequency	Severity
No NAF	3,792,731	6,712	2,881,309	1,033	76.0%	1.000	15.390	1.000	2,789
With NAF	1,048,769	1,805	848,187	329	80.9%	1.065	18.227	1.184	2,578
	4,841,500	8,517	3,729,496	1,362	77.0%		15.992		2,738

Notes:

1) NAF is defined as business with one or more not-at-fault accident attributes and/or Other Than Collision claims